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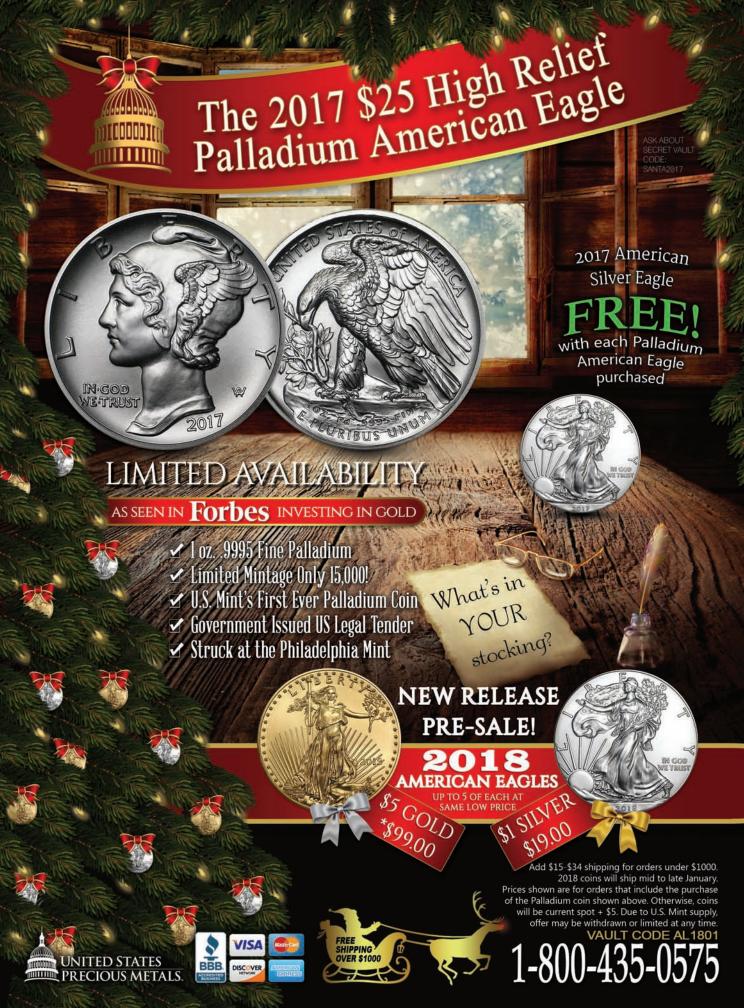
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A CELEBRATION OF SERVICE

Members of Buster Bedford Post 177 in Murfreesboro, Tenn., celebrate Veterans Day during a Legion Family dinner. Photo by Joe Buglewicz



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NEW YORK CHICAGO LOS ANGELES

ADVERTISING SALES

(917) 421-9055 (312) 348-1203 (312) 348-1203 (213) 596-7215

Copyright 2018 by The American Legion

The American Legion (ISSN 0886-1234) is published monthly by The American Legion, 5745 Lee Road, Indianapolis, IN 46216 Periodicals postage paid at Indianapolis, IN 46204 and additional mailing offices.

POSTMASTER: Send address changes to The American Legion, Data Services, P.O. Box 1954, Indianapolis, IN 46206.

Canada Post International Publications Mall (Canadian Distribution) Sales Agreement No. PM40063731, Return Undeliverable Canadian Addresses to: Station A, P.O. Box, Windsor ON N9A 6J5. Re-entered second-class mail matter at Manila Central Post Office dated Dec. 22, 1991.



Printed in USA Member Audit Bureau of Circulations The Magazine for a Strong America

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SERVICE

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For change of address by mail, attach old address label, provide new address and membership number. ARTICI E PROPOSALS

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NATIONAL HEADOUARTERS (317) 630-1200 700 N. Pennsylvania St. Indianapolis, IN 46204 P.O. Box 1055

AMERICAN LEGION MAGAZINE EMAIL

Indianapolis, IN 46206 magazine@legion.org (317) 630-1298 www.legion.org Free with membership Non-members: \$15

TELEPHONE WEBSITE SUBSCRIPTIONS

Foreign: \$21 Post-sponsored and widows: \$6 Single copies: \$3.50

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'Silent Hero'

I wish to thank you for your November issue. I am a Vietnam-era veteran, though I am one of the few who did not serve there. Thanks for supporting those who did serve there in those difficult times and conditions. The articles were very moving, but one in particular deserves appreciation and comment: the terrific article by Henry Howard on an amazing officer. Korean War pilot Royce Williams, unrecognized for so long, is an example of service to all Americans. I salute you for drawing out his remarkable service to the rest of us.

- Bruce D. Pingree, Dallas

When I read the article about Royce Williams, I was reminded of the insane rules in place for fighting the Korean War. During 1950 and 1951 I was an air intelligence officer for Air Group 3 aboard USS Leyte, a sister ship to USS Oriskany.

The primary rule was that our planes could not cross the Yalu River, the border between North Korea and China. So if you were chasing a Chinese MiG, you had to break off at the Yalu and let him go safely home to his air base. To bomb the Yalu bridges pilots had to fly along the river on the Korean side. All the Chinese anti-aircraft artillery was arranged on the north side of the river, so we provided a suicidal shooting gallery.

While examining some air-recon photos, I noticed one that showed one of our AD-3 Skyraiders heading toward China firing rockets at the AA

batteries. The pilot told us his friend had been shot down and that he didn't care what the idiots in Washington would do about it. We told him not to do it again and congratulated him for damage he had done to the bridge. I agreed with him about the inhumane rules laid down by our government and quietly tore up the photo. This was repeated again and again.

When we questioned this rule we were told that the United States did not want a war with China. They were obviously unaware as to who we were fighting. The generals' rush to get to the Yalu, plus the fact that they ignored solid evidence of massive troop movements from China, resulted in the worst retreat in Army history. This is why it is called "the forgotten war." The top generals just wanted to forget it.

- Byron A. Nilsson, Liverpool, N.Y.

I read with admiration of the incredible dogfight and heroics of Royce Williams. What raised my blood pressure was the justification for keeping his accomplishment a secret, namely, "A wrong move could very well have propelled the United States and the Soviet Union into World War III." What a lot of hogwash!

Little recognized by history is that there were two Korean Wars. The first, run by the military, destroyed the North Korean army within six months. The second, run by politicians, went on for two and a half years and ended in a stalemate.

In late 1950, after the defeat of the North Korean army, our aircraft were not allowed to fly reconnaissance over the borders as the Chinese amassed their troops. When they made their move to enter the fight, Gen. Douglas MacArthur was not allowed to bomb the five bridges connecting Manchuria to Korea. This allowed easy access for 250,000 Chinese soldiers to attack our unprepared troops. Our bombers could have stopped them cold.

A telling statement was made years later by Chinese Gen. Lin Piao, who was in charge of the 4th Chinese Field Army that invaded Korea. He wrote, "I would never have made an attack risking my men and military reputation had I not been assured that Washington would restrain MacArthur from taking retaliatory measures against my lines of supply and communications."

- David J. Valley, San Diego

'Pick a Lane'

Were VA to come into the modern world and utilize something called case law, the appeals backlog would slow and possibly disappear (November). I am in contact with others with whom I have served. One of us is at 100 percent. One has recently achieved 100 percent after years of effort. I recently went to 40 percent, up from 30, after being turned down in 1972; my medical problems have only intensified since then. One is still fighting for a rating. All of us were in the same unit at almost the same time and have some of the same medical issues.

Adding layers of bureaucracy will not help veterans.

- Daniel Lindsley, Brunswick, Maine

Creating "appeal lanes" just shuffles where the backlog is located. Instead, let's not send so many appeals; go through an accredited service officer who can help you prepare a wellgrounded claim in the first place at no charge (and explain what part you're missing if you don't like the decision). Per federal law, VA disability claims require three things: an illness/injury/ hazardous exposure in service, a current diagnosis, and a medical specialist's opinion that the first two are related.

Filing a reconsideration within a year of the last decision or a missing piece of evidence with a decision review officer are options utilized too infrequently. We should educate ourselves about the process instead of creating more bluster.

– Mike Busovicki, Canonsburg, Pa.

Membership promotion terminated

The membership recruitment promotion published on Page 12 of the December 2017 American Legion Magazine has been terminated. While certificates of appreciation for those who recruit new members are available, no cash drawing will occur due to variations in law. We apologize for any inconvenience or confusion this may have caused. For more information, contact the Legion's Membership & Post Activities Division at membership@legion.org.

Dog experiments and VA

This article (Veterans Update, November) took me back a few years. I had an opportunity to visit the animal pens at a medical school hospital while making a field service call. Now understand, I grew up on a farm and was used to seeing (and hearing) animals in temporary pain, but I was not prepared for this experience. The dogs did not beg, tails wagging, to be petted; they cowered, trembling and whining in fear, at the backs of their cages.

Having veteran friends and acquaintances with PTSD, and knowing how they have suffered, I can't bring myself to advocate a total ban if indeed these experiments cannot be performed any other way. At the same time, I would feel some relief if the ban was approved.

- Wade Naney, Lago Vista, Texas

Editor's note: In Vet Voice (November), Lowell P. Little Jr. should have been identified as a retired Air Force Reserve colonel.

THE AMERICAN LEGION MAGAZINE WELCOMES YOUR OPINIONS

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Together, let's stop veteran suicide

Following his deployment during Operation Iraqi Freedom, Army Sgt. Daniel Somers was diagnosed with traumatic brain injury, PTSD and other war-related disabilities.

"My body has become nothing but a cage, a source of pain and constant problems," the 30-year-old wrote to his family in 2013. "The illness that I have has caused me pain that not even the strongest medicines could dull, and there is no cure. All day, every day a screaming agony in every nerve ending in my body. It is nothing short of torture. My mind is a wasteland, filled with visions of incredible horror, unceasing depression and crippling anxiety, even with all the medications the doctors dare give Now, to sleep forever seems to be the most merciful thing."

After writing this heartbreaking note, Somers took his life. Sadly, thousands of other veterans feel the same way – that suicide is their only choice, too. Losing even one of them is one too many.

An estimated 20 veterans a day die by suicide. They are not statistics. They are somebody's son, daughter, father, mother, sister or brother. They are husbands, wives, boyfriends and girlfriends. They are our fellow Legionnaires. They are family.

According to VA, veterans comprised 8.5 percent of the U.S. adult population in 2014 but represented 18 percent of all deaths by suicide. Approximately 65 percent of those deaths were veterans 50 or older. The study also found that the risk for suicide among female veterans was 2.5 times higher than among non-veteran adult women.

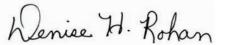
Homelessness, opioid addiction and poor access to health care are factors in many cases. But even as we struggle to pin down the whys, the fact is that more veterans die every year from their own hands than all of the U.S. military fatalities in Iraq and Afghanistan since 9/11.

VA Secretary David J. Shulkin has indicated that he understands the scope of the problem. In a news release that revealed veteran suicide data for each state, he called VA's findings "deeply concerning" and the reason he made suicide prevention his top clinical priority. "I am committed to reducing veteran suicides through support and education," Shulkin said. "We know that of the 20 suicides a day we reported last year, 14 are not under VA care. This is a national public-health issue that requires a concerted, national approach."

It also requires a concerted effort by every member of the American Legion Family. Talk to each other. Embrace veterans in your community, even when – or especially when – they appear isolated or depressed. Listen to the concerns of their spouses, children and friends. Above all, let them know they are not alone – and don't leave them alone.

Veterans who are in crisis or have had thoughts of suicide should call the Veterans Crisis Line at **1-800-273-8255**. Even if it's out of concern for someone you know, I encourage you to call that number. You can also chat online at **veteranscrisisline.net/chat** or text to **838255**.

Suicide is a permanent nonsolution to a temporary problem. Life does get better, even if it doesn't always seem possible. Let's stop this epidemic now.





National Commander Denise H. Rohan

MEMORANDA

FOUR CHAPLAINS SUNDAY

The first Sunday in February is Four Chaplains Sunday. American Legion posts are encouraged to conduct memorial events to mark the anniversary of the sinking of USAT *Dorchester* by a U-boat in the North Atlantic on Feb. 3, 1943. Among the 672 who died were four Army chaplains who gave their lifejackets to others.

www.fourchaplains.org

MY HERO, OUR STORY

Sons of The American Legion members are encouraged to tell the stories of the fathers or grandfathers who inspired their continued service on Legiontown, under "My Hero, Our Story" in the "Share Your Story" section.

www.legiontown.org

BASIC TRAINING

The American Legion's official training program for officers, members, Legion College applicants and those who simply want to expand their knowledge of the organization is now available online. The former American Legion Extension Institute has been rewritten, updated, streamlined and enhanced for a new multimedia experience.

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"We don't want to be that next flavor of the month. We are The American Legion. We're focused on taking care of our country – all aspects of it."

Watch an interview of Josh Clement online:

www.legion.org/magazine

See an archive of past interviews:

www.legion.org/iamlegion



JOSH CLEMENT

Training is Josh Clement's thing – training soldiers, training Legionnaires.

As executive officer of the 208th Regional Training Institute at Fort William Henry Harrison in Helena, Mont., he oversees courses that develop future combat medics and logistical specialists. Out of uniform, he gets other Legion leaders fired up about the organization's purpose and programs – a passion the Iraq veteran has had since Montana National Executive Committeeman Merv Gunderson mentored him.

"It took someone else to pull me under and say, 'Hey, here's what these pillars mean,'" he says. "Merv did that for me. He gave me enough of a foundation so I could become a self-starter and keep learning more."

For Clement, the Legion's constancy is its biggest selling point. Decade after decade, he adds, it's stayed focused on all the right things: veterans support, children and youth, a strong national defense, and instilling patriotism in the next generation. The Legion is also the U.S. flag's greatest champion.

"How many organizations have come and gone that changed their mission statements, that changed their purpose?" he says. "The American Legion doesn't, and that's what I love about it."

While serving on active duty, he's been commander of three Montana posts – "small, medium and large," he quips – and founded the department's new Legion College program. He's also a facilitator for National Legion College in Indianapolis.

Married with four children, Clement challenges the idea that volunteering with the Legion is for retirees or those with an empty nest. "I want to do it now," he says. "I don't want to wait. I don't want an organization to get what's left of me."

- Matt Grills

BRANCH OF SERVICE Army (1995-present)

RANK Major

MILITARY JOBS Armor crewman, infantry, human resources

AMERICAN LEGION POST Lewis & Clark Post 2, Helena, Mont.

YEARS IN THE LEGION 15

LEGION ACTIVITIES

- Post commander (2015-2017)
- District vice commander (2009, 2015-2016)
- District commander (2017-2019)
- National Americanism Council (2015-2017)
- 100th Anniversary Observance Committee member (2017-2019)
- 21st Century Ad Hoc Committee vice chairman (2017-present)
- National Legion College graduate (2015)



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Single-payer health-care system

THE HEART OF THE ISSUE

One proposal for replacing Obamacare

is federal financing of essential health care

for all residents, called a single-payer

system. Another option would involve

providing annual block grants to states

to help individuals pay for health care.



SUPPORT

Sen. Bernie Sanders, I-Vt.

■ Sanders is ranking member of the Senate Budget Committee.



OPPOSE

Sen. Lindsey Graham, R-S.C.

■ Graham is a member of the Senate Committee on Appropriations.

In 1865, President Lincoln promised the nation would "care for him who shall have borne the battle and for his widow, and his orphan." One hundred years later, President Johnson built on this commitment by signing Medicare into law,

guaranteeing health care to all Americans older than 65 through a single-payer, federally funded system.

In 2018, I believe we must make health care a right, not a privilege. The best way is to expand Medicare to include every man, woman

and child, and that's what I've done in the Medicare for All legislation I introduced with 16 other senators.

This legislation would not touch VA. As the former chairman of the Senate Committee on Veterans' Affairs, I've seen firsthand the incredible work done at VA medical centers and community-based outpatient clinics across the country. What my legislation would do is improve and expand Medicare to all, including nearly 13 million veterans who do not receive care from VA.

Under Medicare for All, Americans would be able to go to any doctor or hospital they want. Instead of writing large checks to private insurance companies, they would pay substantially less into a Medicare trust fund, saving middle-class families thousands of dollars a year.

Moving to this single-payer system would save up to \$500 billion a year on administrative costs. We could save an additional \$113 billion a year by negotiating with pharmaceutical companies to lower the outrageous cost of prescription drugs. The reason we pay high prices is because Congress has done nothing to regulate the price of medicine.

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Obamacare has been a disaster for South Carolina and the rest of the country. It's the exact opposite of the innovation, flexibility and highquality health care Americans desperately want.

One of the biggest problems with Obamacare is

that it remains a one-size-fits-all Washington solution to health care. It glosses over the fact that just like no two patients are the same, no two states' health-care needs are the same.

In fact, Obamacare was never designed to be

patient-friendly. One of its key tenets takes power away from patients and localities and allows bureaucrats to call the shots.

In September, I introduced legislation along with Sens. Bill Cassidy, R-La., Dean Heller, R-Nev., and Ron Johnson, R-Wis., to develop an approach that empowers those closest to the health-care needs of their communities to provide solutions. Our proposal takes the dollars currently spent on Obamacare and distributes them directly to the states so they can address patients' unique needs.

We've worked hand in hand with governors, as they understand their states' medical needs and challenges. They recognize that when it comes to federal health-care dollars, Washington often ignores their valuable input.

While Graham-Cassidy-Heller-Johnson won't be voted on right now, I'm confident that it will eventually pass. I hear overwhelming support for taking money and power out of Washington and giving it back to the states and patients.

The fight continues to repeal and replace Obamacare with our proposal, which returns to states the power to design health care that works best for them.

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Avoiding dentist increases pneumonia risk

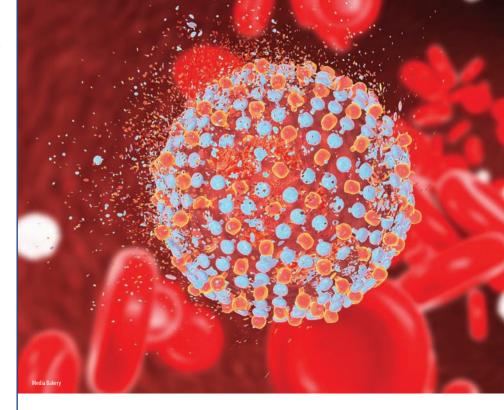
A person's oral health is linked to his or her overall health.

Michelle Doll of Virginia
Commonwealth University led a
research study of more than 26,000
people, which found that failure to
see a dentist regularly "can nearly
double the risk that even a healthy
person will get pneumonia," The
Sydney Morning Herald reports.
Those who miss regular dental
checkups have an 86 percent
increased risk of contracting
pneumonia compared to those
who see a dentist at least twice
a year.

In patients who neglect oral health, bacteria that cause pneumonia – including streptococcus and staphylococcus – can enter the lungs. "We can never rid the mouth of bacteria altogether, but good oral hygiene can limit the quantities of bacteria present," Doll says. "It's important to incorporate dental care into routine preventive health care."



Living Well is designed to provide general information. It is not intended to be, nor is it, medical advice. Readers should consult their physicians when they have health problems.



New drugs dramatically increase hepatitis C cures for veterans

BY MARK L. FUERST

The introduction of direct-acting antiviral agents has dramatically transformed hepatitis C care among veterans.

With these new drugs, the rates of treatment and cure have increased remarkably among those infected with the hepatitis C virus in the VA system nationally.

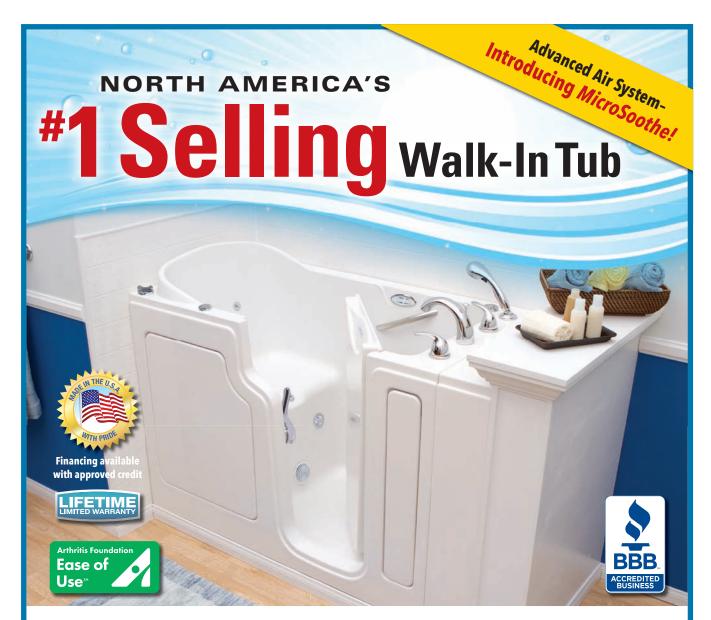
Hepatitis C is the No. 1 cause of cirrhosis, liver cancer, liver failure and liver transplantation in the VA system and in the United States. In the past, chronic hepatitis C was treated with a combination of the oral drug ribavirin and injections of interferon. Rather than directly attacking the virus, these two drugs worked by strengthening the immune system, which would then kill the virus.

However, the number of patients treated and cured was quite low in the era of interferon treatments, due to the many side effects and contraindications that limited who could receive it, said George Ioannou, associate professor and director of hepatology at the VA Puget Sound Health Care System and the University of Washington in Seattle.

"The new all-oral direct-acting antiviral regimens introduced over the past few years have resulted in unprecedented numbers of veterans getting cured from hepatitis C," Ioannou said. "These numbers are so great that it is realistic to be talking about eradication of the vast majority of cases of hepatitis C in VA in the next two to three years."

In a clinical study published in March 2017, Ioannou and his colleagues evaluated data from nearly 79,000 patients, average age 56, being treated for hepatitis C

See **HEPATITIS C** on page **16**



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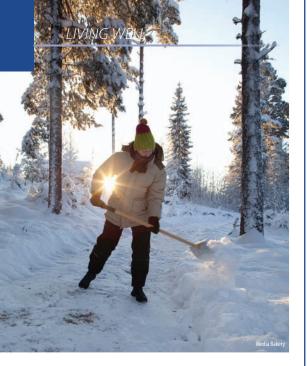
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Winter health and safety

The Centers for Disease Control and Prevention (CDC) offer a number of tips to stay healthy and safe through the winter.

INSIDE

- Have your heating system serviced professionally to ensure it is clean, as well as working and venting properly.
- Inspect and clean your fireplace to prevent a chimney fire or smoke problem.
- Test the batteries on your smoke detectors.
- Have a safe alternate heating source ready in case of power outage.
- Install a carbon monoxide (CO) detector and watch for the symptoms of CO poisoning: headache, dizziness, weakness, upset stomach, vomiting, chest pain and confusion.

OUTSIDE

- Wear outer layers of a tightly woven, wind-resistant material, and inner layers of light, warm clothing. Also wear mittens or gloves, a hat and scarf, and waterproof boots.
- Sprinkle cat litter or sand on icy patches to prevent slips or falls.
- Work slowly when doing outside chores like shoveling or blowing snow.
- Take a friend and keep an emergency kit handy when participating in outdoor activities.
- Carry a cellphone in case of emergency.
- cdc.gov/features/winterweather

HEPATITIS C continued from page **14**

within the VA system who initiated therapy between Jan. 1, 1999, and Dec. 31, 2015. The researchers compared the amount of hepatitis C virus in the blood – called the viral load – before treatment to that at least four weeks after the end of treatment, to determine whether the patients showed any detectable virus.

Since the introduction of direct-acting antiviral agents, the number of patients treated in VA increased 8.5-fold, from 3,646 in 2010 to 31,028 in 2015. The number of patients cured increased 21-fold, from 1,313 in 2010 to 28,084 in 2015. "More patients were cured in a single year in 2015 than in the years of the interferon era from 1999 to 2010," Ioannou added.

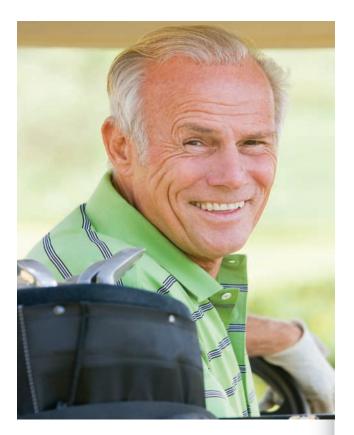
In addition to direct-acting antiviral treatment, other factors also contributed to the increases in hepatitis C treatment and cure rates. These include increases in VA funding to cover the cost of these medications; introduction of innovative care models, including consultations using interactive telecommunications; and establishment of a nationwide network of VA treatment teams, called Hepatitis C Innovation Teams, based at every VA facility in the country. These teams allow for excellent integration, identification and appropriate treatment of hepatitis C patients at each facility, Ioannou said.

Since February 2016, VA has provided unrestricted access to antiviral medications for all hepatitis C patients. "This means that all hepatitis C patients in VA can receive antiviral treatment, unless they choose not to or have other life-threatening comorbidities. This is in stark contrast to most other healthcare organizations, which limit access to hepatitis C antivirals only to patients who have very severe underlying liver disease, such as advanced fibrosis or cirrhosis," he continued.

Most veterans infected with hepatitis C can receive care from their primary care physicians who, if need be, can make referrals to local hepatologists or other treatment experts, Ioannou said.

If you are at risk for hepatitis C, you should consider getting a blood test. The symptoms of hepatitis C infection are often very mild. The most common symptoms are vague abdominal discomfort, fatigue and joint pains. VA recommends hepatitis C testing if you were born between 1945 and 1965; are a current or former injection-drug user; received a blood transfusion or organ transplant before 1992; are on hemodialysis treatment; are a Vietnam-era veteran (dates of service 1964-1975); work in health care or public safety and had a recent needlestick or injury, or mucosal exposure to hepatitis C-positive blood; obtained tattoos or body piercings in non-regulated settings; have ever shared equipment to snort drugs; had 50 or more sex partners; have current or past sex partners who are infected; are infected with HIV; were treated for a blood-clotting problem before 1987; have abnormal liver test results; were born to a mother infected with hepatitis C; or were incarcerated.

Mark L. Fuerst is a Brooklyn-based health and fitness writer.



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5 REASONS TO CHOOSE A VACATION RENTAL

Advantages include affordability, space and great locations.

BY LYN METTLER

As travel changes, there has been a rise in the popularity of vacation rentals, especially with companies like Airbnb and HomeAway making it convenient and affordable. If you're used to staying in hotels, choosing a vacation rental can seem a bit daunting. But with a little knowledge, it might be the best travel decision you'll make.

Here are five reasons to consider a vacation rental for your 2018 travels:

ROOM TO BREATHE A huge benefit of vacation rentals is additional space, which can be especially helpful for families. Most vacation rentals have separate bedrooms, an eating area, and a washer/dryer to help reduce the amount of clothes you'll need to pack. The ability to cook light meals, prepare snacks and store cold drinks in the rental can help you save on the cost of dining.

AFFORDABILITY Many vacation rentals are no more expensive than a much smaller hotel room and are often less expensive. At Palmetto Dunes Oceanfront Resort on Hilton Head Island, S.C., for example, a one-bedroom vacation villa starts at just \$130 per night, less than many island hotel rooms. It comes with laundry facilities, eating area and separate bedrooms. However, make sure you understand all fees associated with the rental,

which can include security deposits along with parking and cleaning costs.

LOCATION A vacation rental can often get you closer to the action in your destination than a larger hotel. On a recent trip to Italy, my family booked a vacation rental through HomeAway.com that put us on the main piazza of the Tuscan hilltop village of San Gimignano, with no hotels in sight. Our shutters opened on the piazza, with its famous historic cistern on one side and a beautiful view of the Tuscan countryside on the other.

AUTHENTICITY While you may feel like a tourist in a hotel, staying in a vacation rental – which is often an apartment or home – offers a more authentic experience of a destination. Find local markets and groceries, eat at neighborhood restaurants and chat with the locals.

HISTORY There are amazing vacation rentals around the world that have historic pasts and were home to famous people. For example, HomeAway's options include castles, hobbit homes, President Johnson's former estate and even a former Civil War infirmary in Montpelier, Vt.

Lyn Mettler is a freelance travel writer who blogs at GotoTravelGal.com.

Did you know Indianapolis

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national headquarters – devotes
more acreage to honoring our
nation's fallen than any other U.S.
city? It is second only to
Washington, D.C., in the number
of war memorials.



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Task force to crack down on loan 'churn'

BY TOM PHILPOTT

Veterans with VA-guaranteed home loans are bombarded with ads and solicitations to refinance their mortgages, taking advantage of lower interest rates and a streamlined VA refinancing program to cut mortgage payments.

Sales pitches targeting veteran homeowners, particularly with interest rates trending higher, can involve refinance schemes that might lower payments short-term but also raise loan amounts

with new settlement fees and stretch payoff periods, generating profits for lenders while leaving veterans with more home debt.

The practice is called serial refinancing or loan "churn," and Congress, VA and the Government National Mortgage Association (Ginnie Mae) – which turns VAguaranteed home loans into investible securities – are

eyeing aggressive actions to better protect veterans, taxpayers and the mortgage industry.

Sen. Elizabeth Warren, D-Mass., noted in September that the Consumer Financial Protection Bureau had received, through fall 2016, 1,800 complaints from servicemembers, veterans or their families citing aggressive or misleading pitches to refinance their VA loans.

Warren said market analysts found that recent mortgage "pools" from Ginnie Mae had a fairly high share of loans from "churning" servicers, then asked what effect this was having on Ginnie Mae securities – and, if negative, what it's doing about it. A week later Ginnie Mae and VA had a task force studying mortgage refinancing issues to propose changes to programs or policy.

Sen. Thom Tillis, R-N.C., suggested that legislation might be needed to ensure that refinanced loans result, in a reasonable amount of time, in recoupment of all settlement fees paid by veterans through reduced monthly payments. Or that VA ensure refinancing offers result in a "net tangible benefit" to veterans, not just higher loan balances or longer payoff schedules.

On Oct. 31, American Legion National Commander Denise H. Rohan urged the Senate Banking, Housing and Urban Affairs Committee to conduct a hearing in which executives of lending companies known to favor serial refinancing could be called to account for leaving veterans "no better off for having taken the offer." Churning schemes, she wrote, "injure the financial well-being of veterans and their families" and increase risks to VA's Home Loan Guaranty Program.

Jeffrey London, director of VA's Loan Guaranty Service, said VA is collaborating with Ginnie Mae on solutions. In 2014, VA issued a regulation to impose

"seasoning" and "recoupment" requirements on lenders. It said loans should be "on the books for at least six months," with veterans making at least six payments before a refinancing. Also, it said, settlement fees rolled into the refinanced loan should be recouped, through lowered payments, within 36 months.



Media Rakery

Unfortunately, the

regulation still allowed VA to guarantee refinanced loans that failed to meet the new requirements, rendering them ineffective. In 2016, Ginnie Mae, after consulting VA, developed a more effective policy change. Starting in February 2017, loans that don't meet the seasoning and recoupment rules of 2014 can't be included in Ginnie Mae securitized loan pools sold in the secondary mortgage market.

From February through October, the number of VA-refinanced loans fell from 35,000 a month to 8,000, and the number of veterans getting more than one loan within a year dropped by 52 percent. Some of that may be from rising interest rates, London conceded. But the fact the sharp drop began in February is evidence the new policy works, he said.

"It's Ginnie Mae who is ultimately responsible for this," said John Kamin, assistant director of the Legion's Veterans Employment & Education Division. "They are the ones who back these loans if they default. But lenders haven't been pressured to show the benefit of these refinance offers. So it's been ripe ground for quite some time for certain companies to take advantage" of veterans.

Both VA and Legion experts believe educating veterans on "churning" is vital.

Tom Philpott has been covering military personnel and veterans issues for nearly 40 years.



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A PLACE TO LAND



Army veteran Zeny Stuart understands firsthand the challenges faced by homeless veterans.
A loan originator with a mortgage company in Phoenix, she credits local programs and the kindness of other veterans with helping her get back on her feet. Photobylucas Carter

eny Stuart saw a bright future when she finished her second hitch with the Army in 2005. The Iraq war veteran earned her Texas real-estate license and became a top seller, earning distinction as rookie of the year. Military-civilian transition? No problem. That is, until Stuart discovered she couldn't afford to put a roof over her head.

"I never anticipated things would go so far south," Stuart says. After the economy tanked and her career stalled, she moved home to Arizona only to have the Tempe house she was living in go into foreclosure. She couldn't find a place cheap enough to rent on her own. "When I fell," she says, "I fell really, really hard."

Shelter became her primary obsession. The emotional cost was significant. "There were feelings of dejection, of not living up to your potential," Stuart says. "There was the uncertainty of not knowing where I was going to land, or how I was going to carve out a professional niche."

Stories like Stuart's are more common as the military slashes its ranks and an increasing number of veterans face the challenges of re-establishing civilian lives. There are an estimated 13,100 homeless women veterans in the United States, says Anne Baglio, president of Erie County American Legion (ECAL) Veterans for Veterans in New York state. More than a quarter have children, putting safe and affordable housing even farther out of reach.

The American Legion is stepping up to help. Posts in New York and Arizona are creating housing for the growing ranks of homeless women veterans, including those with children. The reason is simple, says Lynda Pixley of American Legion Post 381 in Niagara Falls: "The American Legion takes care of its own."

HELP 'NO MATTER WHAT' The New York project will occupy a former Catholic high school in Cheektowaga, outside Buffalo, and will be one of the largest facilities for homeless women veterans in the region. Veterans for Veterans and its partners plan to transform half of the Villa Maria school into 54 living units, says Baglio, a member of Concord American Legion Auxiliary Unit 431 in Springville. There will be a common kitchen, dining room and access to the campus fitness facility. Veterans for Veterans is seeking permission to name the center in honor of two women veterans from western New York; one died in Vietnam and the other in Iraq.

Counselors will be on hand to help the residents deal with any number of issues.

The Felician Sisters, who live in the other half of the school, will provide day care for women veterans' children. There is easy access to schools for teens and older children. The Buffalo VA Medical Center, vocational rehabilitation and other services important to helping former servicemembers get back on their feet are easily reached by public transit, says Bill Siegel, vice president of Veterans for Veterans and a member of A.J. Jurek American Legion Post 1672 in Swormville, N.Y.

There is a significant need for shelter for homeless women veterans and their children in this region. "We estimate there are over 1,500 homeless women veterans in western New York," Baglio says. "There is no transitional housing. And we know there are many women veterans out there living in their cars."

But statistics don't tell the entire story.

"Regardless if it's 30 or 40 or 100, this is way too many," Siegel says.

The six-floor housing center will offer a range of options, from immediate access to emergency shelter to permanent supportive housing. The doors will be open to all women veterans, no matter their sobriety or circumstances. "That's where the counseling comes in," Baglio says. "We're there to get them help whatever way possible."

The Villa Maria effort grew out of ECAL's Family Project, started by the late Ray Caso Sr. – then Erie County American Legion commander – and Baglio in 2010. They began by collecting and distributing some \$56,000 in toys, food, clothing and household items with the help of Legion posts, Auxiliary units, Sons of the American Legion squadrons, Legion Riders, businesses and individuals. Nearly 550 current and former servicemembers and families benefited from the effort.

ECAL soon realized there were few resources for homeless women veterans. Caso found the old Villa Maria space, and the ECAL formed Veterans for Veterans to make the \$24 million project happen. The board includes representatives from 13 different Legion posts, including Caso's son, Ray Jr.

Raising money for the project remains one of the most formidable hurdles. Veterans for Veterans is tapping every resource from grants to tax credits to fundraisers, like a 5K run that netted \$13,000 on the first try and is set to become an annual tradition.

The only lingering regret is that Caso won't be on hand for the ribbon cutting.

"It's sad that he passed away on Christmas Eve 2014," Baglio says. "Now we're even more driven to get this done – for Ray."

LEGION TRADITION Helping homeless veterans has long been a Legion tradition, and it's impossible to catalog every example. Notable efforts include the Pennsylvania American Legion Housing for Homeless Veterans Corp., which has purchased seven houses to shelter homeless veterans since it was created in 1988 under the

RESOURCES

Erie County American Legion Veterans for Veterans

- www.ecalveteransforveterans.org
- ecalveteransforveterans@yahoo.com

Housing Our Veterans

mww.housingourveterans.org

Jewett City, Conn., American Legion Post 15

(860) 376-0238

Pennsylvania American Legion Housing for Homeless Veterans

www.pa-legion.com/programs/other-programs/housing-for-homeless-veterans

leadership of Past National Commander Ron Conley. The Department of New Jersey has raised nearly \$500,000 to help homeless veterans over the past several years in an effort spearheaded by Past Department Commander Bob Looby. Part of that money helped furnish a 44-bedroom facility called Veterans Haven, says Mark Walker, deputy director of the Legion's Veterans Employment & Education Division.

Donations from a Legion post in Pittsburgh keep a local homeless shelter in mattresses. Meanwhile, hundreds of individual Legionnaires across the country assist homeless veterans with hotel rooms, transportation and apartments, Walker adds.

The American Legion has kept the pressure on Congress to fund HUD-VASH vouchers that cover a substantial portion of the rent for veterans moving off the streets and into apartments. In 2015, national, state and local American Legion officials visited Los Angeles' Skid Row – one of the largest concentrations of homeless veterans in the country – handing out care packages and offering former servicemembers help connecting to VA services.

In Connecticut, the Legion added 18 apartments for homeless veterans while renovating Jewett City Post 15, under the guidance of Bill Czymr. Several Colorado Legion posts support a transitional veterans center in Colorado Springs called Crawford House. And in Arizona, past state commander Judi Beischel is working with Veterans First to develop transitional housing in the Phoenix area for female veterans with children.

SAVING GRACE This sort of help was key to Stuart's survival. A fellow veteran and her husband took Stuart in for eight months and helped connect her to job leads and community

resources. Stuart then moved to an affordable housing complex for women veterans, named for longtime Legionnaire and veterans advocate Mary Ellen Piotrowski and run by Veterans First.

"Mary Ellen's nurturing environment provided the basics of safety, a roof over my head and a built-in community of support with other women veterans," says Stuart, who spent two and a half years at the facility.

During her transition, Stuart did homeless outreach for the city of Tempe, a job that convinced her that headlines about the issue are often misleading. "The news will say, 'We have ended veterans homelessness,'" Stuart says. "But I was on the street doing outreach in Tempe and I ran into plenty of homeless veterans." Part of the reason: scores of veterans, including women veterans, don't want to ask for help.

Stuart lived in low-cost veterans housing, where she was also apartment manager, for 15 months. She also worked as housing coordinator and caseworker for MANA House, which provides transitional housing for male veterans.

Thanks to the help Stuart received, she not only has regained her self-confidence and self-esteem, she's landed a day job at JPMorgan Chase. Outside work, she's building a different real-estate career – one that feels more solid, more meaningful. "Ever since becoming homeless, I've become even more laserfocused on being able to provide low-cost housing for veterans," Stuart says. "I would love to help women veterans – especially veterans with children."

Ken Olsen is a frequent contributor to The American Legion Magazine.



With sobriety, formerly homeless Pittsburgh veteran pays it forward

Without the substance abuse treatment he received from the Pittsburgh VA, Mike Doherty figures he'd be dead. "I can't think of how many people have died since then from addiction," says Doherty, who was essentially homeless when he arrived at the center. "They took me in right away. They got me something to eat and interviewed me to see where I would best be placed. I never looked back."

Today the Vietnam War Navy veteran is paying that forward by volunteering at the Pittsburgh VA, providing clothing and personal hygiene items to homeless veterans who come to the University Drive hospital for care. It's a significant turn of events for the former delivery driver and union president, who owned a nice home in the suburbs, was married and had two daughters.

Doherty's problems started with injuries and hernias inflicted by lugging cases of soda up several flights of stairs for a vending company. There was a series of surgeries accompanied by prescriptions for Vicodin and OxyContin. Soon the rest of his life was history. "It was a steady downward spiral, going from couch to couch until I ran out of couches," he says.

Doherty ended up at VA in 2005 because a fellow addict and veteran he was staying with handed him a booklet about VA services and sent him packing. "He was kicking me out, but he gave me a place to go," Doherty says. The man later died of an overdose.

During recovery, Doherty realized that many of the veterans who came to the VA had almost nothing, not even a simple change of clothes. He started gathering what he describes as "slightly used" clothing and sharing it with fellow veterans when they were discharged. He formed a nonprofit called Veterans In Need. His program has grown to the point that he has his own office and a storage room full of new clothes and personal supplies at the University Drive campus. The American Legion Department of Pennsylvania, local Legion posts and Auxiliary units, as well as a local high school, are among the groups that help him purchase clothing and personal supplies for homeless veterans.

Doherty arrives before 5 a.m. on weekdays to be ready to help anyone in need and also volunteers a half-day on Saturday. It's gratifying. "They are trying to get their lives together," he says of the veterans he helps clothe. "At least they can look good and feel good about themselves."

Doherty even provides a new suit and shoes to veterans who have job interviews lined up. "A lot of them come back and tell us they got the job," he says. It's the best possible reward. "If I can help one veteran a day, I'm happy."

- Ken Olsen



Lorie Perkins is a one-woman force for ending veteran homelessness in western Oregon, a task she has pursued for more than a decade. Photo by Andy Nelson/The (Eugene, Ore.) Register-Guard

An army of ONE

As he was dying from liver cancer in 2007, Lorie Perkins' husband encouraged her to return to the work she loved: housing the homeless. It had been the couple's passion before his illness intervened. Perkins purchased her first home about a year later, and today she's a one-woman force for ending veteran homelessness in western Oregon.

"She keeps about four dozen veterans housed at any one time and is continually on the lookout for more homes she can retrofit," says Tod Schneider, who retired as veteran homelessness analyst for the City of Eugene in late 2015. "Where nobody else is giving them a break, she's stepping in."

That view is shared in other parts of the community. "She's the most committed person to helping veterans in Eugene that I know today," says Chris Wig, counselor for a nonprofit called Emergence, which provides services to the local veterans treatment court. "Living on the streets is pretty much the most hellish thing that can happen to people. She makes a huge difference."

For Perkins, it's both personal and patriotic. Her late husband was an Army veteran who served in the 1970s. And she was astounded at the number of homeless veterans she encountered when she started doing volunteer work after her husband died.

"The tragedy is that you give up your civilian life to fight for your country, come home, everything you have is gone and you end up sleeping under a bridge," Perkins says. "They've been let down – literally – by the people in our country."

Perkins now operates 10 homes for homeless people who are clean and sober under her nonprofit Housing Our Veterans. Many of her residents are referred to her by VA, the treatment court and St. Vincent de Paul. A safe, stable home is critical to their future.

"It's really hard to turn your life around so that you can be rehabilitated in the eyes of the criminal justice system if you are sleeping on the streets," Wig says. "Getting housed is one of the most critical first steps."

It's made all the difference for Frederico Reyna. Prone to getting in fights, Renya spent a total of nine years behind

bars. A series of injuries, both in the Navy and working construction, led to the painkiller addiction and heavy drinking that accelerated his downward spiral.

Veterans court set a new course for Reyna. He found a room in one of Perkins' houses after completing court-ordered drug and alcohol treatment at VA facilities in Roseburg and White City, Ore. Today, he's on VA disability, studying construction management in college and making plans to reunite with his family. He has a job as a construction superintendent waiting for him when he graduates. He credits Perkins for playing a major role in his recovery. "I called her on Thanksgiving and thanked her for letting me live in one of her homes and helping me turn my life around," Renya says.

The men living in Perkins' homes range from post-9/11 veterans in their 20s to Vietnam veterans in their 60s. She also houses some men who need transitional housing after leaving prison in order to help cover her overhead. Perkins provides everything from furniture to bed linens to dish towels and, if needed, cooking lessons.

Each home has seven or eight bedrooms, and the residents who are able pay a share of the rent. Perkins often has to pick up the difference, a cost that has become more and more difficult to bear as she has depleted her savings. Financial support has not followed the outpouring of praise from public agencies and officials.

"It gets pretty discouraging," says Perkins, who invested in a Kettle Korn business in an attempt to improve her cash flow. "If I had the funding, I could get 200 people off the streets."

Schneider echoes her frustration. "She pours all of her time and energy into finding new homes and running what she's got," he says. "She doesn't have a fundraising arm."

But community support will have to manifest itself in more than words of praise if Perkins is to survive.

"While all of your hopes and prayers are appreciated, they aren't going to get people into shelter," Schneider says. "It's donations and renting them rooms. That's where the rubber meets the road."

- Ken Olsen

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RETIRED AIR FORCE BRIG. GEN.

RUTH WONG is a mentor who remembers her mentors. Her career journey is one she shares to inspire others, men and women, to show them the doors that can open through military service and the lifetime of support veterans can expect after discharge.

"There were people in my career, both as a young lieutenant and even as a senior executive as a colonel and a general officer, who really helped me," says Wong, director of Los Angeles County Military & Veterans Services at historic Bob Hope Patriotic Hall. "A major I worked with when I was a second lieutenant said to me one day, 'I think you have the right stuff, and you need to think about making the Air Force a career.' I thought about her words, and the words of some of my other mentors.

"Their words encouraged me to keep me focused on the mission, excel in everything that I did, and keep me moving forward."

On Jan. 18, Bob Hope Patriotic Hall welcomes "The Greatest Legislation: An American Legion Centennial Salute to the GI Bill" multimedia display for a two-month installation. The exhibit could not be a better fit for the recently modernized, 1926-built veterans memorial

LEARN MORE ONLINE

Watch a video and read an extended interview with Wong. ****** www.legion.org/magazine*

building, once the tallest structure in Los Angeles. Nearly 50,000 Los Angeles County veterans and their families receive services, from mental health counseling and disability claims support to classes in a culinary school, each year. It is also home base for two American Legion posts. And it could not be a better match for Wong, a paid-up-for-life member of The American Legion who used the GI Bill to propel her career as a nurse, combat officer, health-care administrator and director of veterans services in the nation's second-largest city.

She recently spoke with *The American Legion Magazine*.

How did the GI Bill help you?

When I first went in the Air Force, I had just graduated from a three-year diploma nursing program. After serving about four years, I decided to finish my education. I enrolled part-time in college and worked in the military full-time. A year later, I separated from the active-duty Air Force and used my GI Bill. I got married, came here to Los Angeles, finished my baccalaureate degree and from there pursued a graduate degree from UCLA. Both of those degrees enabled me to advance not only in my civilian career but in the military, as well. I became a reservist in an aeromedical evacuation squadron after I finished my education. I am thankful to those people who set up the GI Bill many years ago to enable me to advance both in the civilian and military sectors.

How important did you, as an officer, find the GI Bill as a recruitment incentive?

I think it has a big effect. I was in a unit that was looking for the best and brightest medical people to serve. As we recruited individuals, we would tell them about the GI Bill, and they were very excited about the possibility of serving and completing their education. Most of them, especially the enlisted people, did not have funds to go to school. They were not only able to serve their country, but they were able to go to school because of the GI Bill. It was a significant tool to get people interested in the military and stay in the military.

What led you to serve in the Air Force?

I was a senior in nursing school when the

recruiters came to talk to new graduates about the wonderful military career opportunities. So I joined the Air Force. I began my career as a second lieutenant and quickly became a charge nurse within three years, meaning I was moving up the ranks. At one point, I decided I wanted to be a flight nurse, so I completed flight-nurse training. As a fully qualified flight nurse during Operation Desert Storm I was deployed to serve in the Middle East and was selected as an aeromedical evacuation flight commander in the United Arab Emirates. We flew intra-theater missions on a C-130 aircraft, transporting patients, both ill and injured.

and took them to a hub where they were further triaged – either taken to Europe or to a local facility – for medical care.

How did wartime service influence you?

As a troop and flight commander, I was concerned about the health and safety of my troops especially protecting them against weapons of mass destruction. We were threatened daily by the use of chemical weapons. So everyplace we went and everything we did revolved around having our chemical gear with us. We had to carry the chemical gear from place to place and on and off the aircraft. The first several weeks of the Gulf

War, we received notice every evening that there were incoming SCUDs and to don our chemical gear, wearing it eight to 10 hours each night. The most important thing I learned from that experience was that we need to take care of ourselves and each other. I prayed every night that everyone would be able to go home safely. We were able to do that. This experience changed my life and instilled a sense of pride in that the military trains us well.

How did your career evolve?

After Desert Storm, I was offered an opportunity in Washington, D.C., to be the chief nurse executive at the Readiness Center at Andrews Air Force Base. What that enabled me to do was reach

out to 100 medical units throughout the United States. ensuring that personnel were best trained and qualified for contingency operations. I solidified my administrator skills. I was able to take all those opportunities and talents I had learned to run Patriotic Hall as well as the Department of Military & Veterans Affairs. Those leadership skills you learn in the military translate very easily to the civilian sector. If I had not had the staff work I did in Washington, D.C., as well as the administrative experiences, it would have been more difficult for me. But it was a wonderful fit, so when the CEO from Los Angeles County called me and asked me to be the



A mural depicting the Preamble to the U.S.
Constitution is one of three by Kent Twitchell on
the first floor of Patriotic Hall. Photoby Lucas Carter

department director, I was up for the advancement and the opportunity.

What goes on at Patriotic Hall?

Patriotic Hall is a one-stop service center. Veterans and family members come here to get services like VA benefits, compensation, education benefits, veterans home loans, employment services, training opportunities ... in fact, we are opening up an America's Job Center of California, which is going to be a wonderful employment opportunity for our veterans and family members. Veterans and families come here to get the full complement of services.



The Navy Room on the fourth floor of Bob Hope Patriotic Hall features a mural that traces U.S. naval history from the Revolutionary War through Vietnam. Photo by Lucas Carter

A living veterans memorial

On Feb. 21, 1926, the Patriotic Hall veterans memorial in Los Angeles was dedicated with a spectacular public event. As veterans of World War I came home and restarted their lives, The American Legion, Veterans of Foreign Wars, United Spanish War Veterans and the Grand Army of the Republic were among the organizations occupying the 10-floor building on South Figueroa Street.

American Legion Post 8, chartered in 1919, moved into the eighth floor, and had its club in what would later be dedicated as the Admiral Chester H. Nimitz Room. Post 8 is still housed at Patriotic Hall, as is Los Angeles Police Department Post 381.

Patriotic Hall was rededicated on Nov. 8, 2013, after a six-year modernization. It had been named 10 years earlier to honor Bob Hope, whose USO tours entertained U.S. troops for decades. Hope received The American Legion's prestigious Distinguished Service Medal in 1946.

The first floor of Patriotic Hall features murals by artist Kent Twitchell that depict the Preamble to the U.S. Constitution, the Freedom of Assembly and the Freedom of the Ballot, and a 400-seat auditorium where actor George C. Scott stood before a massive U.S. flag and delivered his memorable monologue in the 1970 film "Patton." Patriotic Hall was also the set for scenes in "Vertigo," "Flashdance" and "1941."

The 10th floor of Patriotic Hall is a basketball gym with showers and lockers specially designed for World War I veterans in wheelchairs.

Learn more about Patriotic Hall online: mva.lacounty.gov/bob-hope-patriotic-hall

Even a culinary school?

We just graduated the first class this year - a 184-hour cooking program, where veterans and their family members learn not only how to cook, but how to prepare food, create different food

products, put things together - and the great thing about it is that at the end of the course, they are given a certificate that enables them to go into the food industry and get a job.

Patriotic Hall is seen as something more than a service center, correct?

People say to me, "Where do you work?" I say, "Bob Hope Patriotic Hall – it's the big building at the intersection of the 110 and the 10 freeways, downtown." And even if people have never been in this building, they know it. Interestingly, a lot of people tell me, "My dad brought me to this building many years ago because he was in The American Legion. He would bring me here just to see what it was like." So it is a symbol. It is something that has grown throughout time. Now, we are rebranding it.

It's a showpiece for veterans in the community. Everyone loves to come here. Every veteran who comes here tells me they are honored to have this beautiful tribute to them and other veterans who have served. They are very happy to see that the county cares enough about them to keep this building dedicated to veterans and their families.

You have also distinguished yourself as a voice for women veterans. How have perceptions changed about gender since you joined the Air Force?

I am fortunate and grateful to accomplish my goals, and because of this, I've become a champion for other women in the military and in the civilian community. We have come a long way in the military, but even now, in 2018, we still don't have a woman on the Joint Chiefs of Staff. We still don't have women in some of the specialties where women would like to be. It's evolved a great deal, but we have a way to go.

What advice do you, as a mentor, give women today regarding military service?

I tell women they can have it all. That was something one of my chief nurses early on said to me. Now I am an ambassador for the military, and when a woman says, "I am not sure what to do with my life," I say, "Think about the military. Even if you don't want to make it a career, even a few years in the military will help you set the direction where you want to go. It's going to open a new horizon. It's going to help you grow."

Jeff Stoffer is editor of The American Legion Magazine.



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n late January 1968, North Vietnamese forces and the Viet Cong launched a massive offensive throughout South Vietnam. Hurling 84,000 personnel at South Vietnam, the communists struck 36 of the South's

44 provincial capitals and 100 cities, including Hue in the northern part of the country, Qui Nhon in the center and Saigon in the south. Timed to coincide with a Vietnamese holiday known as Tet, the operation came to be called the Tet Offensive. It was an unmitigated tactical-military defeat for the communists that turned into a strategic-political victory – and proved to be the turning point of the war.

WHAT IT MEANT What began Jan. 21, with an artillery bombardment on the U.S. Marine outpost at Khe Sanh, exploded into an all-out offensive against the whole of South Vietnam nine days

later, as most Vietnamese celebrated the Tet holiday. Hanoi's choice of Tet was no accident. "The communists had proclaimed a truce over this period," President Johnson later recalled. But North Vietnamese commander Gen. Võ Nguyên Giáp used Tet festivals and travels as cover for his audacious military-guerrilla operation.

The communists suffered massive casualties and were defeated by every battlefield measure. By the end of February, 45,000 communist personnel had been killed and another 5,800 captured by U.S. and South Vietnamese forces. "Tet was a military disaster for Hanoi," historian Derek Leebaert writes in "The Fifty-Year Wound."

For Washington, it was a political disaster. Washington's words couldn't overcome the images flowing out of Vietnam – and worse, those words didn't seem to reflect what was happening there.

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Just before Tet, LBJ's State of the Union address provided an upbeat report on U.S. involvement in Vietnam, highlighting successful elections, noting that "the enemy has been defeated in battle after battle," detailing how South Vietnam's government had gained control over more cities and cheering other "marks of progress."

Similarly, not long before Tet, Gen. William Westmoreland called 1968 "an important point when the end begins to come into view."

What the commander in chief and his top general in Vietnam were saying proved jarringly out of step with what happened during Tet. In the first 48 hours of the communist offensive, 232 U.S. troops were killed and 900 wounded. In and around Saigon, the enemy seized radio stations and police stations, bombarded the airport and presidential palace, and assaulted the U.S. embassy.

Wearing South Vietnamese uniforms, Viet Cong guerrillas breached the embassy's outer walls in the predawn darkness Jan. 31 and occupied parts of the embassy for six hours. The attack "stunned American and international observers, who saw images of the carnage broadcast on television as it occurred," one battle history recounts.

NBC News footage from the first day of fighting featured breathless correspondents shoving microphones into the faces of GIs in the midst of gun battles, GIs crawling for cover, GIs scrambling to retake the embassy, GIs bleeding and dying, Saigon in chaos – all transmitted into America's living rooms.

LBJ later criticized "emotional and exaggerated reporting." Media coverage of Tet was not inaccurate, but it was incomplete - and strikingly different from coverage of World War II battles, which were equally brutal and bloody, equally chaotic and fluid. Imagine if World War II correspondents had beamed back images virtually in real time - of the bloody beaches at Normandy and Okinawa, Allied squabbling and confusion at Sicily, the chaos and unpreparedness at Bastogne. Without filter or context, such images can have a devastating effect on public support and morale.

Indeed, when the American people saw the images of communist forces laying siege to Saigon, they concluded that the commander in chief was either misleading them or out of touch. And when they absorbed the full costs of Tet - 3,895 Americans killed in what The New York Times called "the heaviest and most sustained" fighting of the war - they turned against the war.

Ho Chi Minh's primary objective was always the conquest of South Vietnam and unification of the country under communism. But his secondary target was 9,000 miles away, in Washington, D.C. "We don't need to win military victories," he said. "We only need to hit them until they give up and get out."

Although it was a military disaster for Ho, Tet proved to be a smashing political success; after Tet, LBJ abandoned his bid for re-election and Westmoreland was reassigned, bringing Ho closer to his primary objective.

"Ho Chi Minh thinks he can win in Washington as he did in Paris," LBJ warned in 1967. He was right about Ho, and Ho was right about his read of American politics.

WHAT IT STILL MEANS Vietnam was called the first "television war." Tet illustrated how powerful and corrosive this new medium could be for a representative democracy at war. In an age of instantaneous communications, images matter more than body counts or battle damage assessments (BDAs), more than statistics or metrics, more than congressional testimony or Oval Office addresses. When the images don't match the message, public support can erode rapidly.

Thus, our enemies have become quite skilled at using media and media images to target the American people. Consider Iran's humiliation of American hostages, Muammar Qaddafi's claims that some of his children were killed and wounded by U.S. airstrikes, Irag's guided tour for CNN cameras of a bombed-out "baby milk plant" during the Gulf War, the beastly treatment of America's fallen in Mogadishu, footage of snipers and IEDs killing U.S. troops in Iraq, and the beheadings and butchery livestreamed by al-Qaida and the Islamic State.

In short, our enemies continue to subscribe to Ho's shrewd distinction between military victory and political victory. Recall Osama bin Laden's taunt: "When tens of your soldiers were killed in minor battles and one American pilot was dragged in the streets of Mogadishu, you left the area carrying disappointment, humiliation, defeat and your dead with you ... It was a pleasure for the heart of every Muslim ... to see you defeated in the three Islamic cities of Beirut, Aden and Mogadishu." 🦃

Alan W. Dowd is a contributing editor for The American Legion Magazine.

THE TET 50TH ANNIVERSARY TRIBUTE PISTOL



With the start of the New Year, American troops were preparing for another year in Vietnam. Many longed to return home, and they counted down the days before their expected date to return home. The days were long and tedious and filled with uncertainty and danger.

In this faraway country, a major Vietnamese holiday was also approaching: Tet, the Vietnamese New Year. The Tet holiday was the most celebrated time in Vietnam, and a time when the fighting in Vietnam usually ceased for a short period. Many South Vietnamese soldiers were granted leave and joined family and friends for this special celebration.

Meanwhile, the North Vietnamese and Viet Cong had been planning for months a surprise attack on South Vietnam. The Communist forces would unleash a wave of attacks on South Vietnam while the South Vietnamese were celebrating their lunar New Year. With little warning, shortly after midnight, the sounds of combat exploded in Saigon and other locations.

The assault had started. The Tet Offensive was well-organized and conducted countrywide, eventually including more than 100 towns and cities. The Tet Offensive was by far the largest military operation conducted up to that point in the war, and it proved to be a pivotal turning point in the war.

HONORING ALL THOSE WHO SERVED

The 50th Anniversary of the Tet Offensive

In honor of the upcoming 50th anniversary of the Tet Offensive, and in salute to all who served during the Vietnam War, America Remembers proudly announces the Tet 50th Anniversary Tribute Pistol. For this historic Tribute, we selected a working Colt® Government Model® pistol in caliber .45 ACP, a classic military firearm, and a trusted sidearm during the Vietnam War. Only 1,000 Tributes will be issued in this exclusive edition. The artwork on the Tribute features banners and artwork highlighting important battles and scenes from the Tet Offensive. Craftsmen commissioned specifically for this project by America Remembers decorate each pistol in sparkling 24-karat gold and gleaming nickel, with blackened patinaed highlights to accentuate the details of the artwork.

On the slide, you'll find six important battles of the Tet Offensive - Hue, Khe Sanh, Saigon, Da Nang, Quang Tri and Bien Hoa. Saigon was the capital of South Vietnam and the surprise attacks on Saigon during the first night included an attempt to overrun the US Embassy and to capture the National Radio Station.

A Marine Corps Combat Base was located at Khe Sanh. The NVA had built up significant forces around Khe Sanh, far outnumbering Americans and South Vietnamese forces. During Tet, the NVA subjected the base

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to day and night bombardment, and cut off the overland supply route to the base. The base would remain under siege for more than two months.

Hue was a cultural center in South Vietnam. The fighting in Hue was intense, and lasted for four weeks. The Marines and South Vietnamese forces had to fight building to building, street by street, to reclaim the city. Much of the city was destroyed and losses on both sides were high.

Quang Tri City was in the north of Vietnam and an important government headquarters. It was an important target for the NVA. Bien Hoa and Da Nang were home to major military air bases for the United States. They were both attacked at the start of the Tet Offensive, but attacks were turned back by the allied forces.

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This historic 50th anniversary Tribute honors the generation who served during the Vietnam War. They didn't hesitate to put their lives on the line and sacrifice when our country called. All of them deserve our gratitude. If you're a veteran who served, or you want to honor a family member or friend who served, this handsome Tribute pistol will be a lasting tribute to all who honorably served in Vietnam. Order yours today to secure your place in this edition honoring all those who proudly served in Vietnam.

scenes from urban settings, like Saigon and Hue. You'll also see an image of the flag raising over the Thuong Tu Gate at the Citadel in Hue. When Hue was overrun by the Communist forces, they quickly replaced the South Vietnamese flag which flew at the Citadel with a huge Viet Cong banner. This banner could be seen throughout the city and was a daily reminder of the overthrow and occupation of this treasured Vietnamese city by the Viet Cong and the NVA. This scene shows a South Vietnam banner once again flying over the citadel after the city was reclaimed on February 24, 1968.





The artwork on the right side includes an M48 tank. The M48 "Patton tanks" helped provide cover and firepower in the urban setting, as our troops reclaimed the cities, street by street. Both sides of the slide also feature a banner that reads Tet Offensive January 1968, commemorating this pivotal period in the war. On both sides of the slide, you'll find crisscrossed M16 and M14 weapons used during the Tet Offensive, with the date 1968 and Tet Offensive and Lest We Forget at the bottom.

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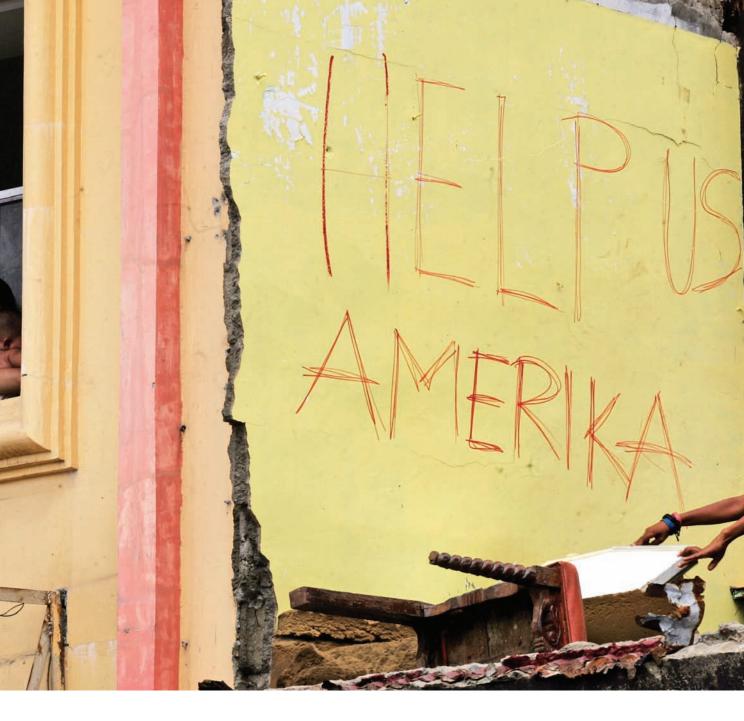
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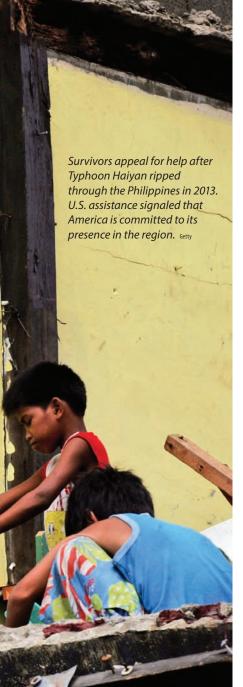


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A QUESTION OF INTERVENTION



The president needs Congress' help deciding when and where America will flex its muscle.

BY ALAN W. DOWD

t one point, the president called on Congress "in the cause of humanity ... to put an end to the barbarities, bloodshed, starvation and horrible miseries" being visited upon yet another friendless, foreign land.

"It is no answer to say this is all in another country, belonging to another nation, and is therefore none of our business," the president declared, pre-emptively challenging those who might counter that American military intervention should be limited to the narrow defense of U.S. interests.

The president who made this impassioned case for humanitarian military intervention was William McKinley, in April 1898.

McKinley's speech explaining to Congress his decision to go to war in Cuba reminds us that humanitarian intervention is anything but a modern phenomenon. What McKinley and the Congress of 1898 might find surprising about 21st-century humanitarian interventions is that Congress is seldom involved in the process of determining where, when and whether the United States should intervene on humanitarian grounds. Perhaps it's time for Congress to reassert itself – and help the commander in chief think through humanitarian operations.

IN THE INTEREST OF HUMANITY The notion that once upon a time the United States was content to focus solely on self-interest is more fiction than fact. Even before McKinley made the case for America's first humanitarian war, the United States had intervened on humanitarian grounds in Africa, Asia, Europe and the Americas.

"In the autumn of 1832," as the late historian Robert Bremner detailed in his book "American Philanthropy," "when the starving people of the Cape Verde Islands rowed out to a ship hoping to buy food, they were astonished to learn that the vessel had been sent by the United States for the express purpose of relieving their necessities."

When Ireland was ravaged by famine in the 1840s, Bremner writes, "the contributions of Massachusetts alone required two sloops of war, four merchant ships and two steamers." The Congressional Research Service (CRS) adds that the United States sent warships to Turkey in 1851 "after a massacre of foreigners," and U.S. forces protected civilians during an insurrection in Uruguay in 1868.

So there was some precedent for humanitarian intervention in Cuba. It's worth noting that McKinley's request for a declaration of war did not directly blame Spain for the explosion of USS *Maine*. In fact, he took pains to report that Spain's foreign minister had assured the U.S. ambassador, "Spain will do all that the highest honor and justice require in the matter of the *Maine*" and that Spain would accept the decision of "an impartial investigation."

In short, the *Maine* may have grabbed the headlines, but McKinley seemed more persuaded by what he called "the large dictates of humanity," the need "to check the hopeless sacrifices of life by internecine conflicts" and the absence of "a stable government, capable of maintaining order" in Cuba.

The American people and Congress agreed with McKinley – and understandably so, given that 100,000 Cubans had perished in Spanishrun concentration camps on the island. As historian Robert Kagan observes, "The fact that many believed they could do something ... helped convince them they should do something, that intervention was the only honorable course."

Indeed, in the years that followed, honor and ideals would become increasingly important motivations for the United States in determining whether to intervene. Following McKinley's lead, President Theodore Roosevelt argued against "cold-blooded indifference to the misery of the oppressed." Even when "our own interests are not greatly involved," he declared, there are times to act "in the interest of humanity at large."

Roosevelt recognized that the national interest and the interest of humanity are not necessarily separate spheres; the two often overlap. He explained it this way: having "stable, orderly and prosperous" neighbors *is* in the national interest. Roosevelt understood that stability, order and prosperity – and instability, disorder and poverty, for that matter – are not fated upon nations. Rather, they are a function of government policies, which are, by definition, a function of governments.

Thus, he argued, "Chronic wrongdoing or an impotence which results in a general loosening of the ties of civilized society" may sometimes "require intervention by a civilized nation." He added that in "flagrant cases" the United States may be called upon to exercise "an international police power."

Given that he was defending his actions in Venezuela, Roosevelt spoke in terms of the Western Hemisphere. However, considering his expansion of the United States' role in the world and explicit mention in this very speech of "the massacre of the Jews" in Russia and the "systematic and longextended cruelty and oppression" of Armenians, it's fair to conclude he was thinking globally.

ENLIGHTENED SELF-INTEREST Of the 300-plus U.S. military interventions since 1798 tallied by CRS, at least 35 fall under the umbrella of humanitarian intervention – 14 of which occurred before U.S. entry into World War II. These include naval deployments in response to massacres in the Ottoman Empire; repeated interventions to restore order in Haiti, the Dominican Republic and China; and the deployment of U.S. forces to "police order between the Italians and Serbs" in Dalmatia, protect civilians in Honduras and "keep order" in Panama.

As the United States began to bear more of the burden of international stability after World War II – and began to realize that international stability was in the national interest – more humanitarian interventions followed. The Berlin Airlift was the first of some 450 humanitarian airlifts during the Cold War. Post-Cold War, U.S. troops swooped in to

protect Iraq's Kurds from Saddam Hussein and Iraq's Yazidis from the Islamic State, end a man-made famine in Somalia, rescue Haiti from disasters and dictators, stop ethno-religious warfare in the Balkans, provide tsunami relief in Indonesia and Japan, prevent Muammar Qaddafi from turning Libya into another Bosnia, rebuild the Philippines after typhoons and floods, and smother Ebola in western Africa.

We can add to this list President Trump's decision to launch missile strikes against Bashar Assad's military in response to chemical attacks in Syria. After all, Trump described the deaths of "innocent children" as "an affront to humanity." This signaled an evolution for Trump. Before his election, he declared, "If we are going to intervene in a conflict it had better pose a direct threat to our interest." It was also a realization that leading a superpower with a conscience is a thankless, endless but necessary task.

At first glance, such interventions may not appear to serve the national interest. But many had strategic as well as humanitarian implications.

The Berlin Airlift rescued a city from starvation and tyranny, highlighted the differences between the United States and the Soviet Union, and dealt a blow to Stalin. Helping the Kurds limited Saddam's reach and forged what is now a decades-old military partnership. Ending Slobodan Milosevic's campaign of ethnic cleansing stabilized NATO's doorstep. Early intervention in Africa prevented Ebola from spreading into Europe and America. Getting Japan back on its feet helped an ally return to important work of regional deterrence. Assisting the Philippines after Typhoon Haiyan sent "a signal to all of Southeast Asia, to Asia, that the U.S. is serious about its presence," explains Ramon Casiple of the Philippines' Institute for Political and Electoral Reform. Punishing Assad reinforced the international taboo against chemical weapons, reassured allies in Europe and the Middle East, and reminded North Korea, Iran and other rogues of America's deterrent capabilities.

In short, humanitarian operations aren't purely charity work. Rather, they are often expressions of enlightened self-interest. First, they address instability and chaos. As we have learned since the days of McKinley and Roosevelt, instability in other parts of the world has a way of undermining U.S. interests – and sometimes even spawns direct threats to the United States. Second, humanitarian operations generate goodwill, which helps Washington conduct foreign policy and defend the national interest.

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As an Air Force report puts it, humanitarian operations do far more than help those in need. They "ensure friendly regimes ... will be receptive to Americans politically, economically and militarily."

BURDEN SHARING The need for humanitarian intervention is arguably not greater today than in the past. However, our awareness of humanitarian crises and our ability to address them are. That's because mass communications in this networked world make averting our gaze from mass suffering - what Roosevelt called the "misery of the oppressed" – nearly impossible. Also, 21st-century America's reach and resources are such that claiming our nation is unable to help would simply he a lie.

Yet just because America has the ability to intervene anywhere and everywhere doesn't mean it should. The United States is not omnipotent and hence cannot fix everything.

When Roosevelt spoke of humanitarian intervention, he conceded, "The cases in which we could interfere by force of arms ... are necessarily very few." One reason he included that qualification surely is that the United States of his day was just coming into its own as a global power. Another likely reason: in this broken world, there will always be evil men, willful acts of brutality and benign neglect that will shock the conscience of the American people – too much evil, too many brutalities, too much neglect even for a good and great nation to address in every instance. Even a superpower must husband its economic, political and military resources.

Indeed, as Roosevelt understood, a president must balance America's ideals and interests - a sense of justice with a recognition that power is a finite resource. Answering every emergency call would drain America's capacity to serve as civilization's last line of defense, undermine domestic support for international engagement, and erode the U.S. military's ability to carry out its primary mission: defending and protecting the people, territory and interests of the United States. In 2016, The American Legion passed Resolution No. 205, declaring that "support for democracy and human rights in other countries" should be an objective of U.S. foreign policy "when such is consistent with U.S. national interests and national power."

This is where Congress can help the commander in chief. The Military Humanitarian Operations Act (MHOA) aims to do that.

The bill, originally introduced in 2012 by then-Sen. Jim Webb, D-Va., and Sen. Mike Lee, R-Utah, has been reintroduced by Lee in the new Congress. It was initially an outgrowth of congressional frustration over how the United States intervened in Libva in 2011. As one Democratic lawmaker said at the time, administration officials "consulted the United Nations. They did not consult the United States Congress." That seems precisely backwards.

To be sure, presidents have unique authority under the Constitution to wage war. After all, the Constitution describes the president as the "commander in chief." Presidents must have the flexibility to act swiftly in defense of U.S. interests.

Hence, MHOA narrowly defines military humanitarian operations as those "where hostile activities are reasonably anticipated" and where the aim is "preventing or responding to a humanitarian catastrophe."

MHOA would not affect retaliatory operations, those aimed at preventing or repelling attacks on the United States or its interests, operations to protect or rescue U.S. citizens or personnel, operations to fulfill treaty commitments, freedom of navigation operations, and/or operations in response to natural disasters "where no civil unrest or combat with hostile forces is reasonably anticipated."

At the same time, the president's war-making power should not undermine the co-equal role the Constitution accords Congress in determining whether U.S. forces should be put into harm's way.

When it comes to launching military operations to support humanitarian aims – operations where no national interests are directly at stake and where there is no immediate threat to the United States, as in Somalia in 1992, Kosovo in 1999 and Libya in 2011 – seeking congressional authorization should not be seen as a hindrance. In fact, Congress can help the president by conferring legitimacy on a humanitarian operation (thereby sharing the responsibility of intervention) or by rejecting plans for intervention (thereby preventing the president from committing to an effort lacking public support).

Part of being a great power is coping with the heavy burden that comes from intervening in humanitarian crises – and the equally heavy burden of choosing not to intervene. Now, as in McKinley's day, it makes sense for the White House to share that burden with Congress. 🦃

Alan W. Dowd is a senior fellow with the Sagamore Institute Center for America's Purpose.



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Pass It On

The survivor benefit option may be the most important pension decision you'll make.

BY J.J. MONTANARO

ften we don't recognize the beauty of something until it's gone. That's how I feel about pensions. A monthly stream of guaranteed income, sometimes inflation-adjusted, for the rest of your life is a beautiful thing.

When I entered the workforce, many major corporations included a pension in their benefits

package. Today that number is less than 20 percent. However, pensions still exist. The military, many teacher retirement systems and millions of federal government jobs typically offer pensions. And when it comes time to receive those pensions, the decision of whether to choose a survivor benefit option looms large.



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The offerings differ from plan to plan, but at the core you elect to receive a smaller monthly check in exchange for your survivor receiving a continued benefit, at some level, when you die. For example, the military's Survivor Benefit Plan (SBP) provides the survivor 55 percent of the covered retirement benefit at a cost of 6.5 percent.

Let's look at how this would work for a military retiree receiving a monthly retirement check of \$2,000. The retiree would pay \$130 per month for SBP coverage (thus receiving a smaller monthly check while he or she is alive), and if that person died today, his or her surviving spouse would continue to receive \$1,100 per month with inflation adjustments each year.

It's a big decision, and every situation is different. If you're getting ready to make up your mind, here are six things to consider:

- Look at the overall protection plan. The decision to elect a survivor option does not happen in a vacuum. Your existing insurance coverage, accumulated assets and other income streams all figure into your financial picture. The bigger the role a pension plays in your income plan and the fewer the other supporting elements, the more likely you may be to say "yes" to a survivor benefit option.
- Monthly income is valuable. It's often a surprise to clients when I put a price tag on the values of their pensions. A couple of thousand dollars a month can equate to hundreds of thousands in lifetime value. That makes the survivor benefit decision critically important. Don't underestimate the value of your pension. A pension of \$2,000 per month received for 30 years is worth around \$400,000. Add inflation adjustments, and that value skyrockets to nearly \$600,000 (over a 30-year period, 4 percent discount rate and 2.5 percent inflation).
- Assess your income sources. At its core, a pension provides monthly income you'll use to cover everyday expenses. However, it's not all you'll have. Your spouse's pension, Social Security and perhaps annuity income can all play a role in your retirement income plan. Racking and stacking your core expenses - food, utilities, health care, insurance, etc. - and ensuring you have enough money to cover it all is ideal. Consider what will happen if the pension goes away. Will you be OK?

- Insurance can be a substitute. Life insurance provides a lump sum at the time of your death. That money can be used to re-create the income provided by a pension. However, it's important that the life insurance policy you have is adequate and in place at the time of your death. Obviously, most of us don't know when we're going to pass away, but buying a 10- or 15-year term policy at 62 in lieu of choosing a survivor pension benefit could leave your loved one with no coverage or recourse if you die after the coverage expires. That's why when people are considering life insurance instead of a pension survivor option, I caution them against falling in love with an inexpensive option (term insurance) that might not be there when you need it.
- Life expectancy and health matter. The tables used by insurance actuaries may not dovetail with your personal situation. There's a 99.9 percent chance that the next airplane you get on will deliver you safely to your destination. Of course, that statistic isn't helpful if the unthinkable happens. If your spouse is older or in bad health, or you're a woman married to an older male, a survivor option may make less sense.
- **Read the fine print.** Some survivor health-care coverage or other benefits may be contingent on your receiving your deceased spouse's pension. This could be a critical element of your overall financial security in retirement. Read the fine print. If your spouse was in a job that didn't pay into Social Security and receives a pension, he or she could be eligible for a lot less in Social Security benefits: this could make a survivor option more important.

In short, choosing the survivor benefit option is a big decision - so significant that federal law requires a spouse to sign off on it. So do your homework, and make a plan that works for you today and into the future.

J.J. Montanaro is a certified financial planner with USAA's Military Affairs Advocacy Group. USAA is The American Legion's preferred provider of financial services.

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HONOR & REMEMBRANCE

Ohio mural honors 12 fallen heroes from war on terrorism

"Let the pride override the pain," Marti Miller tells herself before getting out of bed every morning. Her son, Army Sgt. Norman Lane Tollett, was killed in Iraq on April 28, 2007, and buried one day shy of his 31st birthday.

The faces of Tollett and nine other fallen post-9/11 servicemen are now immortalized on a mural in the heart of downtown Amherst, Ohio. Two other fallen soldiers are commemorated with battle crosses and dog tags. On Veterans Day, several Gold Star families, American Legion Post 118 members, Legion Riders, and hundreds of community members dedicated the painting, united in paying tribute to the Lorain County heroes.

"I'm bringing awareness and honor to our veterans in the way that I know how to do it – that's by painting," said artist Mike Sekletar, a member of SAL Squadron 118 member in Amherst.

Co-artist Brian Goodwin agreed. "They always say 'never forget,' and now you can't. I'm serving our country the best way I can – with a paintbrush."

Tollett was 27 when he told his mother that he wanted to join the 82nd Airborne. "He said, 'Mom, if I can take the place of a young husband, if I can take the place of a father with young children at home, that will be my contribution.' And he did," Miller said.

Gazing at the image of their son kneeling in the mural's forefront, Tom and Sherry Barnes – parents of Airman 1st Class Eric Barnes, killed in Iraq in 2007 – noted how the artists captured his "bright smile, the person that he was. We can't thank them enough for what they've done for all of our boys."

Since 2011, Sekletar has transformed a blank two-story brick wall into a timeline honoring veterans over four generations. His first mural re-created the famous photograph of the Iwo Jima flag-raising, followed by a rendition of the Vietnam War painting "Reflections" with the names of 98 fallen men from Lorain County, and then a tribute to veterans of the Korean War.

Other fallen servicemen memorialized by the newest mural are Army Capt. Michael J. Medders, Marine Lance Cpl. David R. Hall, Army Staff Sgt. James P. Hunter, Marine Lance Cpl. Ryan "Goose" Giese, Army Sgt. Daniel M. Shepard, Army Master Sgt. Robert H. West, Army Sgt. Louis Torres, Army Sgt. Benjamin W. Biskie, Army Spc. Jason N. Cox and Army Sgt. Bruce E. Horner.

This spring, the artists will add Horner and Cox to the mural, as their pictures arrived after work was underway.

"The honor to do this for the families is all mine," Sekletar said. "This mural hits home in a different way than the others because these are real men who gave their all for their country."

Cameran Richardson

Watch a video about the mural online:

www.legion.org/honor

MILITARY AFFAIRS

Army eyes high ground

The Army is expanding its force of officers, soldiers and civilian enablers focused on operations in space. As *Defense One* reports, the number of space operations officers has grown from 23 in 1999 to 412 today, and the Army's overall "Space Cadre" has increased from 2,047 personnel in 2011 to 4,169 today.

The Army's space force is primed to grow even faster in the year ahead. "We're on track to train well over a thousand soldiers next year," Robert Hoffman, the Army's chief of space training, told *Defense One*.

The reason: Army officials are increasingly aware that "space capabilities are integrated in day-to-day operations," *Defense One* explains. As Joan Rousseau, who heads the Army's Space Training and Integration operations, told *Defense One*, "We've had over a 1,200-percent increase in requests for training, and that's because the word's getting out that the soldiers are heavily reliant and the Army has become a very space-dependent type of organization."

FOREIGN AFFAIRS

Return trip for U.S. carrier

In yet another signal aimed at answering China's aggressive actions, the Pentagon and Vietnam's defense ministry have agreed on a plan that will send a U.S. aircraft carrier on a port visit to Vietnam in 2018.

As The National Interest reports, it will mark "the first time an American carrier will be in the country since the end of the Vietnam War."

The deal was finalized during a meeting between Vietnam's Defense Minister Ngo Xuan Lich and U.S. Secretary of Defense James Mattis.

The U.S. carrier will most likely port at Cam Ranh Bay, which was recently refitted with piers "to accommodate aircraft carriers," *TNI* notes, adding that the submarine tender USS *Frank Cable* and the guided-missile destroyer USS *John S. McCain* docked in Cam Ranh Bay in 2016.

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HONOR & REMEMBRANCE

Park in Idaho to remember inspiration behind new post

Operation Iraqi Freedom Army veteran Matt Wheeler inspired others in the tiny town of White Bird, Idaho, to charter a new American Legion post in 2016. His fellow veterans in the Salmon River Valley helped him get his life turned around after he came home with post-traumatic stress disorder. His successful road to sobriety and PTSD treatment was described as "river therapy" in the September 2017 American Legion Magazine. His story was also referenced in a speech to start off the national membership workshop in August – an expression of not only "who we are and what we do, but why we are."

On Aug. 28, Wheeler died after an automobile accident near his home in Massachusetts, where he was studying to become a recreational therapist for other veterans facing postwar difficulties. He is survived by a 5-year-old daughter.

He was laid to rest with full military honors at the Maine Veterans Cemetery in Augusta, Maine, on Sept. 8.

American Legion Post 152 in White Bird plans to recondition its local veterans memorial park to make Wheeler's recovery – and the power of Legion veteran-to-veteran support – an inspiration for generations to come. The post's goal is to have the park fully restored by July 4, 2018, a project that Post 152 Adjutant Homer Brown – who served with Wheeler in the Army – said will cost about \$40,000.

Contributions to the Matt Wheeler Fund to rebuild the park can be made to The American Legion Department of Idaho, 901 W. Warren St., Boise, ID 83706, or by visiting the department's "donate" page at www.legion.org/idaho.





National Commander Denise H. Rohan delivers remarks at a ceremonial groundbreaking for the World War I memorial in Washington, D.C. Photoby Jared Soares

HONOR & REMEMBRANCE

'A memorial that's long overdue'

On Nov. 9, the U.S. World War One Centennial Commission hosted a ceremonial groundbreaking for the National World War I Memorial at Pershing Park, a block from the White House on Pennsylvania Avenue.

American Legion National Commander Denise H. Rohan joined Secretary of Veterans Affairs David Shulkin, Army Chief of Staff Gen. Mark Milley and other leaders at the event, which centered on the importance of commemorating in the nation's capital the 4.7 million Americans who served in the "war to end all wars."

"They are gone now, but their legacy endures," Rohan said. "We must remember them, and this historic memorial will serve as a perpetual reminder of their sacrifice and heroism."

Rohan presented a check for \$300,000 from the national organization toward the memorial's construction, following an earlier donation of \$70,000. That's in addition to funds being raised at the local level by American Legion posts, American Legion Riders chapters, Auxiliary units and Sons of The American Legion squadrons.

The memorial could cost up to \$40 million and is expected to be completed by Nov. 11, 2018. Fundraising, including sales of a World War I commemorative coin produced by the U.S. Mint, is underway.

Keynote speakers used shovels to turn dirt from the Meuse-Argonne battlefield in France, site of the largest military battle in U.S. history. More than a million Americans fought in the offensive.

Joe Weishaar, the project's lead architect, thanked everyone in attendance for their support, saying he has a stack of mail from families of World War I veterans telling him what this memorial means to them. "It matters not just to me and you, but to the people we represent," he said.

Edward Hogan is chaplain for the Legion's D.C. department and a member of Department of Labor Post 42. He said he's eager to see World War I veterans given the same recognition as veterans of every other war.

"I think it's the right place for a memorial that's long overdue," said Hogan, a Korean War veteran whose father served in World War I. "Pennsylvania is Main Street for people all over the world, but especially for Americans. This is where our inauguration parades are, and other events. Pershing Park is the right place to put a World War I memorial."

Alfredo Diaz, vice commander of National Press Club Post 20 in Washington, D.C., is also a fan of the site. Pershing helped found his post, which is a short walk from the park. "It's a historic location," he said.

– Matt Grills

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WAR 100

HONOR & REMEMBRANCE

'It is all very brutal and very interesting'

Editor's note: Throughout the Great War's centennial, The

American Legion Magazine will publish excerpts from the letters of D.B. "Bernard" Ryan of Albion, N.Y., who served as an Army infantry officer and helped found American Legion Sheret Post 35 in 1919.

HEADQUARTERS CO., 309th INFANTRY, CAMP DIX, N.J. JAN. 1, 1918

Dear Mother -

The New Year! May it bring us together again!
The party was a big success. There were two floats, a crowd of freaks, lots of red flare lights and horns and rattles, paper caps, etc. The general and the colonel reviewed the parade in front of the Regimental Headquarters and the men then marched to the YMCA, filling it to overflowing and tearing the roof off with noise. The program was made up of songs and tableaux and instrumental numbers and a boxing match. We had lots of lemonade (too much) and plenty of pretzels and other crackers, which I got late in the afternoon at Wrightstown after delivery from Trenton disappointed us.

The party broke up last night shortly after 10 tho the men had permission to be out after taps. A number of us sat up talking until we suddenly discovered that it was 1918.

JAN. 24, 1918

We went through the gas house to get the experience of meeting the gases and to get confidence in our helmets. First they sprayed some acid, which affects the eyes only and we went in with our masks on and after a few minutes pulled them off and rushed out – but we got the effects, all right. Then a little chlorine gas was sprayed into the room and we walked through without masks to get the odor and effects of that. They then sprinkled in a heavy concentration of chlorine gas, enough they said to make 2 or 3 breaths fatal, and we went in with our masks on and stayed several minutes. We had no ill effects, so the masks must have worked very well. It is all very brutal and very interesting.

Have today been promoted to 1st lt. I don't know just what status I will be in now. It has been rather a joke here lately, with an officer to about each squad of men. The men certainly ought to be well trained but there is nothing to be accomplished – nothing of progress in this weather and without equipment. Well, I am glad anyway. Here's hoping something especially good will work out of it.

Love, DBR



CENTENNIAL

Post 80, Downers Grove, Ill.

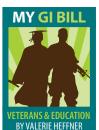
According to post historian Dave Wisbrock, World War II veteran and post member Ralph Adams built this Memorial Day display in the 1970s and set it up in downtown Downers Grove. Local businesses donated metal, lumber and flowers for the project. Adams has since passed away, and so have the businesses.

SHARE YOUR POST'S LEGACY

Upload stories, photos and videos of your post's history on the Legion's Centennial Celebration website.

www.legion.org/centennial

EDUCATION



On repaying VA for GI Bill benefits

Q: I enrolled in college and registered for classes, but before the classes started I dropped them for personal reasons. I received payment for my

GI Bill benefits and want to return the money VA sent me for housing and books. Is there a process to send money back to VA?

A: You will need to contact your VA office at the college. It will terminate your enrollment. When the agency receives a certification stating that you have been unenrolled, it will send you a bill for housing and books. If VA paid the college, the college will receive a bill for tuition paid. You must receive a bill from VA before you send the money back. If you want to contact VA, the toll-free number is 1-888-442-4551.

Valerie Heffner is a Marine Corps veteran and member of American Legion Post 27 in Apache Junction, Ariz. askvalerie@legion.org

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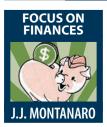
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PERSONAL FINANCE



The three A's of debt elimination



For a lot of folks, January brings a new commitment to eliminating debt. And if the numbers are any indicator, it's warranted. Last summer, the Federal Reserve reported that Americans owe more than a trillion dollars in revolving debt – what most of us know as credit card debt. That's double the amount we carried 20 years ago.

I don't have the definitive answer on how to turn the tide on this ever-growing wave of credit card debt, but I can offer an approach that might help. During an employee podcast, I spoke with one of USAA's financial advice directors, Mikel Van Cleve, about a concept for knocking out debt. He calls it "the 3 A's." While the tactics aren't new, I thought his packaging was novel. Let's take a closer look.

- Assess. The first step to getting out of debt is to determine how far you are in debt. No hiding or conveniently "forgetting." Get it all out in the open by creating a comprehensive list of what you owe, required payments and interest rates. These factors will play a key role in developing your game plan to put this menace in your rearview mirror or, more emphatically, to squash it under your tires. During this phase, scour your spending to identify opportunities to cut back or cut out and free up cash to direct to your debt.
- **Avoid.** If every step of your debt elimination journey is accompanied by two, three or four steps back, things will not go well. You must avoid using your credit cards if you expect to make progress. Obviously, this is easier said than done.

So try these tips to help yourself out:

- If you have several credit cards in your wallet, remove all but one and put a piece of red tape on that remaining card to remind you that it's for emergencies only. Removing the tape before swiping or reading the numbers on the card could cause just enough of a delay to allow you to forgo the transaction.
- Set a goal to sock away at least \$1,000 in a savings account. That way, if you have an unexpected expense, you can tap your cash stash rather than your credit card.
- Freeze your cards in a bowl of water no joke! Better yet, chop them up with scissors or shred them (all except one!). In other words, don't use them. Remember, once you've paid off a card, you don't necessarily want to cancel or close it; this could negatively affect your credit score.
- Attack. Here, you turn good intentions and a plan into results. The way you go about tackling credit card debt is semi-controversial. Some experts say you should pay off credit cards with the highest interest rate first. Others believe you should start with the card that has the lowest balance so that you create momentum by knocking out a card quickly. At USAA, our view is to save on interest. But we also recognize that not everyone is motivated in the same way. Choose the approach that works for you.

There you have it. Now you've got an easy-to-remember approach to reverse the trend on your revolving debt – one A at a time.

J.J. Montanaro is a certified financial planner with USAA, The American Legion's preferred provider of financial services. Submit questions for him online.

www.legion.org/usaa/focusonfinances

MILITARY AFFAIRS

Problems with next-gen Air Force One

Congress is raising questions with Pentagon brass over a major change to the next generation of Air Force One aircraft – specifically, the plane's lack of mid-flight refueling capability, as DoD Buzz reports.

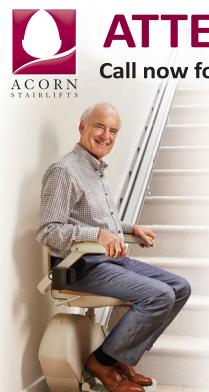
In testimony, Joint Chiefs Chairman Gen. Joseph Dunford suggested it was the White House's decision. "I think it had to do with the fiscal constraints on the program," he said.

The capability exists on current Air Force One platforms. In fact, the White House website highlights the feature: "Capable of refueling midair, Air Force One has unlimited range and can carry the president wherever he needs to travel." However, midair refueling has never been used in operational flight, "not even (by) former President George W. Bush, whose aircraft loitered in the air for eight hours after the Sept. 11 attacks."



Maybe it's a bribe for St. Peter.

Frank Olivieri Jr., owner of Pat's King of Steaks sandwich shop in Philadelphia, on a customer's wish to be buried with not one but two cheesesteaks. Richard Lussi, who died of heart complications Oct. 10, said he didn't want to enter the afterlife hungry. He also told his family, "If you're going to Pat's, you always get two (cheesesteaks). You never order just one." Source: The Philadelphia Inquirer



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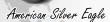
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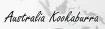














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How to submit a reunion

The American Legion Magazine publishes reunion notices for veterans. Send notices to The American Legion Magazine, Attn: Reunions, P.O. Box 1055, Indianapolis, IN 46206, fax (317) 630-1280, e-mail reunions@legion.org or submit information via our website, www.legion.org/reunions.

Include the branch of service and complete name of the group, no abbreviations, with your request. The listing also should include the reunion dates and city, along with a contact name, telephone number and e-mail address. Listings are publicized free of charge.

Your notice will appear on our Web site within a week and will remain available online until the final day of your reunion. Upon submission, please allow three months for your reunion to be published in print. Due to the large number of reunions, The American Legion Magazine will publish a group's listing only once a year.

Notices should be sent at least six months prior to the reunion to ensure timely publication.

Other notices

"In Search Of" is a means of getting in touch with people from your unit to plan a reunion. We do not publish listings that seek people for interviews, research purposes, military photos or help in filing a VA claim. Listings must include the name of the unit from which you seek people, the time period and the location, as well as a contact name, telephone number and e-mail address. Send notices to The American Legion Magazine, Attn: "In Search Of," P.O. Box 1055, Indianapolis, IN 46206, fax (317) 630-1280 or e-mail reunions@legion.org.

The magazine will not publish names of individuals, only the name of the unit. Listings are published free of charge.

Life Membership notices are published for Legionnaires who have been awarded life memberships by their posts. This does not include a member's own Paid-Up-For-Life membership. Notices must be submitted on official forms, which may be obtained by sending a self-addressed stamped envelope to *The American Legion Magazine*, Attn: Life Memberships, P.O. Box 1055, Indianapolis, IN 46206.

"Comrades in Distress" listings must be approved by the Legion's Veterans Affairs & Rehabilitation division. If you are seeking to verify an injury received during service, contact your Legion department service officer for information on how to publish a notice.

To respond to a "Comrades in Distress" listing,

To respond to a "Comrades in Distress" listing, send a letter to *The American Legion Magazine*, Attn: Comrades in Distress, P.O. Box 1055, Indianapolis, IN 46206. Include the listing's CID number in your response.

"Taps" notices are published only for Legionnaires who served as department commanders or national officers.

AIR FORCE / ARMY AIR FORCES

2nd RSM (Darmstadt, Germany, 1949-1955), Branson, MO, 10/8-12, Homer Travelstead, (317) 730-2866, jstead@att.net; 78th Ftr Sqdn (Bushmaster), Las Vegas, 2/17-19, Christopher Davis, (702) 302-6942, bushmaster100th@gmail. com; Advanced Range Instrumentation Aircraft, Walkersville, MD, 5/4-6, Larry Lowe, (719) 783-4095, aria1@aol.com; Ramey AFB Hist Assn, Fort Walton Beach, FL, 4/10-14, Joyce Lanier, (309) 698-9695, jlanier466@gmail.com; SAC ACCA, Bellevue, NE, 9/12-15, Norma Kathman, (402) 250-7065, norkath@cox.net

ARMY

3rd Port Reunion of Army Mariners, Fort Eustis, VA, 5/19, Becky Brashears, (757) 566-8110, 3rdportreunion@gmail.com; 7/17 Air Cav Ruthless Riders & Palehorse, Branson, MO, 7/25-29, Joe Wirth, (201) 485-8137, joseph.wirth@ yahoo.com; 11th Abn Div Assn Mid-Atl Chpt, 11th Air Assault Div & 187th Abn RCT, Myrtle Beach, SC, 2/24-28, Joseph Cole, (502) 641-2631, j1057cole@aol.com; 70th Eng Bn (Combat) (Vietnam), Branson, MO, 9/12-15, Roger Rock, (775) 623-1029, 70engrs@gmail.com; 76th Eng Const Bn, Lebanon, TN, 4/26-29, Richard Cerone, (207) 647-3877; 101st Abn Div 2nd/501st E Co, Recon, Mortars & HQ (Vietnam), Wilmington, NC, 9/20-23, James Hill, (704) 310-1800, tomnbonnie@bellsouth.net; 127th MP Co (Vietnam, 1966-1972), Nashville, TN, 5/14-20, James Luttrell, (218) 573-3411, jalut@arvig.net; Counter Intelligence Veterans, Hartford/ Windsor, CT, 4/20-23, Stan Solin, (714) 998-1562, agentreport@gmail.com; D Co 1st Bn 6th Inf 198th LIB Americal Div (Vietnam), Kansas City, MO, 9/13-17, Lynn Baker, (870) 253-1591, ldbhistory@yahoo.com; Echo Co (Recon & Mortars) 1/5th 1st Air Cav (Vietnam, 1969-1970), Myrtle Beach, SC, 5/3-6, Terry Fauguher, (317) 578-4791, tmfauquher@aol.com; Heli Cbt Support Sqdn 7, San Antonio, 5/17-19, Charlie Akins, (903) 330-2884, olenchas@icloud.net; OCS Alumni Assn, Columbus, GA, 3/25-29, Nancy lonoff, (813) 917-4309; OCS Class 6-65, Fort Benning, GA, 3/26-28, Dave Schollman, (952) 215-6018, daveschollmanllc@aol.com

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Campbell WPG 32/W 909, Buffalo, NY, 5/7-9, Bob Dell, (610) 222-4645, rbard1@verizon.net

MARINES

MCAA Don E. Davis Sqdn (Avn Logistics), Myrtle Beach, SC, 3/15-18, Wayne Miller, (973) 441-3636, millerwayne559@gmail.com; Nat'1 Montford Point Marine Assn, Jacksonville, NC, 7/25-29, Ron Johnson, (504) 202-8552, www. montfordpointmarines.org; Wpns & Field Tng Bn (Edson Range) Reunion & Golf Tournament, Camp Pendleton, CA, 3/27-28, Justin King, (858) 822-9886, justin.y.king@usmc.mil

NAVY

Andrew Jackson SSBN 619, Fort Lauderdale, FL, 10/21-28, Jack "Doc" McAllister, (941) 493-7488, patiopapa37@yahoo.com; Bluefish SSN 675 & SS 222, Myrtle Beach, NC, 4/26-29, John Wittenstrom, (910) 235-0191, jwittenstrom@nc.rr.com; Buchanan DDG 14, Kansas City, MO, 5/17-20, Lou Proctor, (816) 930-3384, lbproc@isotechnetworks. net; **Dennis J. Buckley DD 808,** Bremerton, WA, 9/9-12, George Estey, (607) 656-4564, gwestey@stny.rr.com; *Franklin D. Roosevelt CVA 42 Crew* (Air Grps, Flag, Special Dets), New Orleans, 5/16-21, Bob Siefker, (317) 289-8489, fdr@indyblue.com; Kearsarge CVS 33, Jacksonville, FL, 4/30-5/4, Bill Hollywood, (907) 225-6556, aknos@outlook.com; Keppler DD 765, Bermuda Cruise, NY, 5/20-27, Stephen Mooney, (732) 280-2949, kepplerdd765@ gmail.com; Lexington CV 16, San Diego, 9/17-21, Bob DiMonte, (850) 492-3483, usslexingtoncv16. org; Navy Nuclear Wpns Assn, St. Louis, 10/1-5, John Hawkins, (757) 620-1154, Jhawkins0549@ gmail.com; NMCB 40 Seabees, Odessa, TX, 4/19-22, Debbie Lang, (432) 684-5772, dlangtex@ sbcglobal.net; Pyro A E1/24, Seattle, 5/16-20, Bill Hogan, (434) 547-8387, bhogan291@gmail.com; Rich DD/DDE 820, North Little Rock, AR, 5/7-11, Johnny Skillen, (870) 692-1173, reunion2018@ ussrich.org; Richard E. Kraus DD 849, Charleston, SC, 4/22-25, Robert Simon, (843) 734-1041, simondd849@yahoo.com; Taylor DD/DDE 468, Colorado Springs, CO, 10/7-11, James O'Neill, (804) 212-8911, oneillfalm@aol.com; Woodrow Wilson SSBN/SSN 624, Tucson, AZ, 4/9-13, Melvin Cross, (360) 271-9830, mcross@telebyte.com

LIFE MEMBERSHIPS

Post 28, MI: Russell C. Andersen, Edward A. DeKoekkoek, Robert O. Schroeder, Phil O. Slater, Freddy F. Smith, Doc W. Waldie Post 71, MN: John W. Marshall, Wilbur G. Swanson

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IN SEARCH OF

2nd 187th Abn Delta Co (Fort Campbell, KY, 1959-1960), Hank Broderson, (302) 947-9029, henry.broderson@verizon.net

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110th MP Co Sentry Dog Plt (Camp Ames, Korea, 1968-1969), Charles Ott, (920) 336-7183, cott14@new.rr.com

295th Ord Co HQ (Hastings, NE), Det 1 (Kearney, NE) & Det 2 (Grand Island, NE) **(1984-1988),** James Dilla, (240) 374-3448, 88gobigred@gmail.com

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575th Trans Co (Caserma Ederle, Vicenze, Italy, 1960-1970), Fred Dintino, (215) 643-7970, fdintino@verizon.net

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COMNAVFORV (ACTOV) Small Boat School (Saigon, Vietnam, 1969), Mike Mitchell, minncush@aol.com

Det C 7th Fleet PAO (Saigon, Vietnam, 1966-1969), Mike Schmitt, (480) 759-0007, msch0007@aol.com

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Hewitt DD 966, John Maloney, sjmaloney007@ att.net

HQ & HQ Co 4th MTB 37th Armor Div (Fort Knox, KY, 1962-1963), William Baker ,(419) 485-9647

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Philippine Sea CV 47 (Nov 1952), Michael Lee, (406) 443-1126, gvarnga@msn.com
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Princeton CV 37 (Jan 1953), (406) 443-1126, gvarnga@msn.com

YD Repair 71 Casey J (Da Nang, Vietnam, 1970), Mike "Piezon" Cassesse, (203) 605-3307

TAPS

Isidoro Cerpa-Alicea Jr., Dept. of Puerto Rico.

Dept. Cmdr. 1987-1989, Nat'l Exec. Cmte. Alt. Memb. 1981-1983, Nat'l Americanism Cncl. Vice Chmn. 1986-1987, Nat'l Counter-Subversive Activ. Cmte. Nat'l Cmdr.'s Rep. 1993-1997, Nat'l Exec. Cmte. Memb. 2001-2003, Nat'l Foreign Relations Cmsn. Nat'l Cmdr.'s Rep. 1998-1999 and Nat'l Foreign Relations Cmsn. Liaison Cmte. Memb. 2001-2003.

Louis C. Kirk, Dept. of lowa. Dept. Cmdr. 1998-1999, Nat'l Foreign Relations Cncl. Vice Chmn. 2001-2013 and Nat'l Sec. Cncl. Vice Chmn. 1999-2001.

Wayne Mantooth, Dept. of Kentucky. Dept. Cmdr. 2001-2002 and Nat'l Sec. Cncl. Vice Chmn. 1999-2008.

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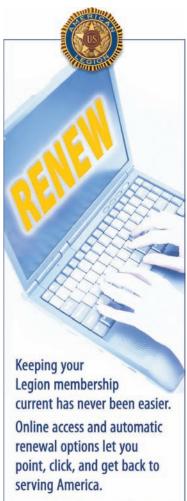
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My New Year's resolution is to help all my friends gain 10 pounds so I look skinnier.

A BARBER asked a boy, "How would you like your hair cut, buddy?"

"Just like Daddy's!" the boy replied.

"And don't forget the round hole on the top where his head comes through."

A SPEAKER was tired of interruptions. "We seem to have a great many fools here tonight," he said. "Wouldn't it be

"You're right," a voice from the back called. "Go ahead with your speech."

advisable to hear one at a time?"

I SAW a poster today that asked, "Have you seen my cat?" So I called the phone number and said that I haven't. I like to help where I can.

A BILL COLLECTOR came to my house the other day. I handed him a stack of old bills.

A RICH MAN'S HEIRS were upset by the claims of a supposed relative. They asked the family lawyer for an update.

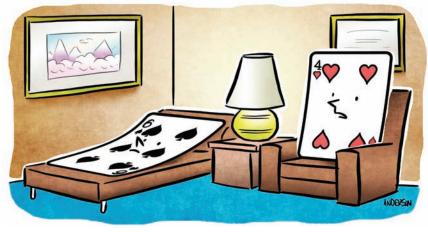
"He still insists he's related to you, and he says he can prove it," the lawyer said.

"The man's a fool," one relative stated.

"Well," the lawyer said, "that may be just a coincidence."



"He wants to meet our leader. Where's the cat?"



"So you'll never be part of a royal flush. You know what? Me neither. And that's OK."



"Everyone says they want more excitement in their lives. But uncage just one man-eating tiger"

A WOMAN started a job as a school counselor. One day at recess she noticed a girl standing alone on one side of a field while children played soccer at the other end. The counselor asked if the girl was all right. The girl said she was fine.

A few minutes later, the counselor saw the girl standing in the same spot, still by herself. She called out, "Would you like me to be your friend?" The girl hesitated, then said, "OK."

Feeling she was making progress, the counselor asked, "Why are you standing here all alone?"

"Because," the girl said with great exasperation, "I'm the goalie!"

A WOMAN at an upscale supermarket asked an employee, "Is this milk fresh?"

"Ma'am," the employee replied, "three hours ago it was grass."

"AMAZON IS TESTING a new service that allows couriers to unlock homes and leave packages inside. Learn more about the new service on a future episode of 'Dateline.'" – Seth Meyers

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